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ABSTRACT

This report presents data from a survey of Ontario (Canada) universities concerning employment benefits offered in 1993-94. Part I covers benefits other than pensions. Tables display the information on particular benefits institution-by-institution including: administration and insurance plans, communication of benefits, proposed changes, provision of life and dismemberment insurance, maternity leave policy, supplementary health insurance, long-term disability, sick leave entitlement, sick leave-benefits continuance, long-term disability-benefits continuance, life insurance, survivor benefits, dental plans, post-retirement benefits, vacation entitlement, sabbatical leave policies, housing loan (mortgage) policies, free tuition policies, parking policies, access to athletic facilities, and day care. The institutions included are: Brock University, Carleton University, University of Guelph, Lakehead University, Laurentian University, McMaster University, Ontario Institute of Studies in Education, University of Ottawa, Queen's University, Ryerson Polytechnical Institute, University of Toronto, Trent University, University of Waterloo, University of Western Ontario, Wilfrid Laurier University, University of Windsor, and York University. Part II, which covers the same universities, presents data on pensions offered in 1993-94. After a general summary, pension details are given for each university including: type of plan, eligibility, member contributions, university contributions, benefits, trustee, investment manager, pension committee composition, responsibility, status of unfunded liability, experience deficiency, fund performance, actuarial evaluation data, actuarial assumptions in the fund projection, indexing, portability, changes, and reciprocal agreements. (JB)

ED 368 308

ONTARIO UNIVERSITIES BENEFITS SURVEY 1993-94

Part I
Benefits Excluding Pensions

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COUNCIL OF ONTARIO UNIVERSITIES
CONSEIL DES UNIVERSITÉS DE L'ONTARIO

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ONTARIO UNIVERSITIES BENEFITS SURVEY, 1993-94

Part I

Benefits Excluding Pensions

Prepared by:

Council of Senior Administrative Officers
Universities of Ontario

On behalf of:

Ontario Association of
University Personnel Administrators

Ontario Confederation of
University Faculty Associations

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DO YOU SELF-ADMINISTER YOUR INSURANCE PLANS?

All institutions, except Nipissing University, administer their own insurance plans.

COMMUNICATION OF BENEFITS PROGRAMS TO EMPLOYEES

	PERSONAL STATEMENT OF BENEFITS	FORMAL BOOKLETS OR BROCHURES	BENEFIT SUMMARIES	BENEFITS ORIENTATION MEETINGS & SEMINARS	INDIVIDUAL COUNSELLING	OTHER
BROCK	Annually	On appointment and as updated	Annually	Upon appointment	Pre-retirement or as requested	
CARLETON	Annually	On appointment and as updated	On request	On appointment and on request	On request and prior to retirement	Periodically through University newspaper
GUELPH	Annually	On appointment	On appointment and as requested	Conducted with each new and retiring employee, as well as on request.	Conducted with each new and retiring employee, as well as on request.	Annual employee Pension and Benefit statement provided. Campus newspaper. Annual retirement planning seminar.
LAKEHEAD	Annually for pension only	On appointment	On appointment		As requested by employee	Periodic updating and redistribution of benefit booklets and benefit change notices
LAURENTIAN	Annually	On appointment	Annually		As requested by employee	
MCMASTER	Annually	Brochures are available for all programs	On request	On request and monthly lunch hour Financial Planning sessions	On request and prior to retirement	Formal pre-retirement counselling program introduced 1983. Personal Matters (newsletter)
OCA	Annually	Yes and letter		By appointment	Yes	
OISE	As requested	Yes	On appointment	On appointment and ongoing programs	As requested	Periodic updating of benefit booklets
OTTAWA	Annually	On appointment and with general updates	On appointment	On request and at hiring through orientation workshops	On request and pre- and post-retirement seminars	Human resources newsletter, bi-monthly, June/January '94
NIPISSING	Annually	Upon employment and as updates occur	Annually	Annually	Yes, as requested	
QUEEN'S	Annually	On appointment	On appointment	On appointment and on request	On request and prior to retirement	Annual Pensions Meeting, periodic communications and retirement planning seminars, booklets, periodic newsletters.
RYERSON	Annually - pension only	On appointment	On request	Part of orientation program held monthly and on request	On appointment	Periodically through University paper and Human Resources bulletins

COMMUNICATION OF BENEFITS PROGRAMS TO EMPLOYEES						
TORONTO	Annually	On appointment and on requests	On appointment and on request	On appointment conducted with new and retiring employees; benefits information sessions on department request	As requested and prior to retirement	Periodically through University paper and annual benefit change letter.
TRENT	Pension benefits annually. Other benefits periodically.	On appointment and on request	Included in Staff Association Agreement and Faculty contact	On appointment and when coverage changes	On request	Periodically through University paper and benefits bulletins
WATERLOO	Annually	On appointment	Annually	On appointment	On request	Periodically through University paper, personnel newsletter, pension & benefits newsletter, In touch newsletter (retirees)
WESTERN	Annually	Yes		New hires and on appointment	On appointment and prior to retirement	Annual pension meetings and periodic communications.
WILFRID LAURIER	Annually	Annually	Annually	As required	On appointment	Periodic benefits bulletins
WINDSOR	Annually	On appointment	On appointment	On appointment and seminars	On request	Annual benefit statement
YORK	Annually	On appointment	Annually	On appointment and seminar	On request	Periodically through benefit bulletins

ARE YOU PLANNING ANY CHANGES TO YOUR BENEFITS PLANS THIS NEXT YEAR EITHER IN THE BENEFITS THEMSELVES *OR* IN THE COST SHARING ARRANGEMENTS?	
BROCK	No
CARLETON	No
GUELPH	Committee of Employee Representatives and Administration to review benefits
LAKEHEAD	No
LAURENTIAN	No
MCMASTER	Benefits Review Committee considering changes to programs
OCA	No
OISE	No
OTTAWA	Exploration of alternate financing arrangements
NIPISSING	Yes - Mercer was retained to suggest cost-containment measures, which still maintain the integrity of our benefits
QUEEN'S	Under review
RYERSON	Currently investigating the possibility of making some changes
TORONTO	None
TRENT	Changes to benefit plans and cost sharing arrangements are negotiated
WATERLOO	1) Adjusting the LTD maximum benefit from $4000 to $5000 per month 2) Sick leave for full-time and part-time employees 3) P&B review 4) Capping LTD rehabilitation benefits at a maximum of 95% of pre-disability net income
WESTERN	No
WILFRID LAURIER	Yes - moving dental to 1992 ODA fee schedule
WINDSOR	None
YORK	Benefit plans will be reviewed for cost containment/savings due to Social Contract cutbacks

DO YOU PROVIDE ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE ON A VOLUNTARY BASIS *OR* THROUGH YOUR LIFE INSURANCE CONTRACT?	
BROCK	AD&D is compulsory at same volumes of insurance as basic life insurance but a separate policy paid for by the University
CARLETON	Compulsory for academic staff and executives
GUELPH	No
LAKEHEAD	On a voluntary basis
LAURENTIAN	AD & D is compulsory but not through the life insurance contract
MCMASTER	On a voluntary basis
OCA	Life insurance
OISE	Through life insurance contract - slight variation in maximum, coverage is compulsory
OTTAWA	On a voluntary basis
NIPISSING	AD&D is compulsory at the same volumes of insuance as basic life insurance. Presently both AD&D & Life are with the same carrier.
QUEEN'S	No
RYERSON	On a voluntary basis
TORONTO	No
TRENT	Life insurance and survivor income through group life policy; death benefit through pension plan. No dismemberment insurance.
WATERLOO	No
WESTERN	On a voluntary basis
WILFRID LAURIER	On a voluntary basis
WINDSOR	Through group life contract - Citadel General
YORK	On a voluntary basis

MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

BROCK

STAFF: Provisions for Maternity Leave are set out in the Employment Standards Act (Ontario) which provides for leave without pay for a period of 17 weeks.
A staff member who has been employed for 13 weeks is entitled to return to her previous position or a position of a comparable nature without a reduction in salary. The staff member may initiate the leave within 11 weeks of the expected date of delivery. She must provide 2 weeks written notice of her intention to take the leave and provide the university with a doctor's statement which sets out the expected date of delivery.
She may not return to work for a period of 6 weeks following delivery unless her doctor provides written consent to return within the 6 week period. The University may provide extensions to the above periods of leave as they are requested and if they are reasonable under the circumstances.
BENEFITS: Maternity leave will not affect fringe benefits. Arrangements will be made to have all fringe benefits continue during the period of leave, and the University will make its contributions as usual.
SALARY: Nominal salary will continue for 2 weeks of maternity leave, and 95% of nominal salary (less U.I.C. maternity leave benefits) will be provided for up to 15 additional weeks. In the case of medical complications, the employee should apply for sick leave pay and/or long term disability pay. Salary make-up is available to permanent full-time staff who are employed for 12 months and continuously employed at Brock for at least 12 months.
PARENTAL LEAVE: Either parent of a child is entitled to up to 10 weeks leave without pay in accordance with changes to the Unemployment Insurance Act.

FACULTY:
ELIGIBILITY: Those eligible for maternity leave must be full-time faculty employed for at least 13 weeks and continuously employed at Brock University for at least 12 months.
LENGTH OF LEAVE: Normally, maternity leave will be granted for a maximum period of 17 weeks. Leave may voluntarily be shorter than this period, although if a woman wishes to work before 6 weeks' post-delivery, a medical certificate is required. If the Pregnancy results in medical complications, leave will be extended, but will not exceed 6 months in total.
DISTRIBUTION OF LEAVE: The employee is entitled to begin her maternity leave at any time within 11 weeks before the expected date of birth. She must, however, give the University three months' notice in writing of the date upon which she intends to begin her leave and a medical certificate indicating the expected date of birth. She is entitled to a fixed minimum post-natal leave of 6 weeks after the actual date of the birth or ending after no more than 17 weeks from the beginning of the leave, whichever is later.
TENURE, PROMOTION AND MERIT: In view of the fact that a maternity leave may reduce the faculty member's time for research and other duties, and hence place her in an unfavourable position with respect to a pending tenure or promotion decision, it is recommended that such decisions may be postponed for a maximum one year at the faculty member's request, regardless of the number of leaves taken during that period. Merit rating decisions shall ignore the period during which a faculty member is on maternity leave.
BENEFITS: Maternity leave will not affect fringe benefits. Arrangements will be made to have all fringe benefits continue during the period of leave, and the University will make its contributions as usual.
SALARY: Nominal salary will continue for 2 weeks of maternity leave, and 95% of nominal salary (less U.I.C. maternity leave benefits) will be provided for up to 15 additional weeks. In the case of medical complications, the faculty member should apply for sick leave pay and/or long term disability pay. Salary make-up is available to faculty who are employed for 12 months and continuously employed at Brock for at least 12 months.
PARENTAL LEAVE: Either parent of a child is entitled to up to 10 weeks leave without pay in accordance with changes to the Unemployment Insurance Act.

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MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

CARLETON

FACULTY: An employee shall upon applications be granted maternity leave subject to the following conditions:

(a) Application for maternity leave shall be made 15 weeks prior to the expected termination of the employee's pregnancy and shall be supported by a certificate from a qualified member of the medical profession.

(b) The employee shall have the right to continue her regular duties during pregnancy.

(c) All female members shall be eligible on appointment except employees appointed for a term of 1 year or less shall not be eligible unless and until they have been a continuing member of the bargaining unit for 1 year.

(d) The maximum period of maternity leave shall be 17 weeks. If additional time is required the employee may apply for leave without pay pursuant to Article 20.1.

(e) For the first 12 weeks (or less if the leave is of shorter duration) of maternity leave the employee shall continue to receive her regular salary. The employer shall maintain regular contribution to her benefit plan.

(f) For the last 5 weeks (or less if the leave is of duration shorter than 17 weeks) of maternity leave the employee and the employer shall continue to pay their respective shares of the cost of maintaining the employee's membership in the University's benefit plans.

(g) Maternity leave shall count as time worked when calculating such items as sabbatical entitlement, years to tenure, promotion and credited service for the Retirement Plan.

(h) On returning from maternity leave the employee shall be placed in her former position or in a position equivalent to her former position with no loss of seniority.

(i) The employee shall advise her immediate supervisor of her intention to return at least 2 weeks prior to the intended date of return.

As an alternative to (e) & (f) above the employee may elect benefits as follows:

(i) for the first 2 weeks, the employer will pay 95% of the employee's regular salary;

(ii) for the next 15 weeks, the employee will claim maternity benefits pursuant to the Employment Insurance Act and Regulations;

(iii) in addition, the employer will pay the difference between the benefits set out in (ii) above and 95% of the employee's regular salary;

(iv) the employee and the employer shall continue to pay their respective shares of the cost of maintaining the employee's membership in the benefit plans;

(v) the combined weekly level of Unemployment Insurance Benefits, Supplemental Unemployment Benefits, and any other earnings will not exceed 95% of the employee's regular weekly salary;

(vi) benefit contingent upon the employee's eligibility for and application for maternity benefits under the Unemployment Insurance Act and Regulations. Should the employee be ineligible or fail to apply for such benefits, or should the Act or Regulations be amended during the term of this agreement so as to reduce or eliminate the benefit available as set out in this paragraph, the provisions of paragraph (e) & (f) above shall apply. Subject to the approval of the Canada Employment and Immigration Commission, an employee who is eligible for adoption or child care benefits pursuant to the Unemployment Insurance Act shall, upon application, be entitled to adoption or child care leave with Supplemental Unemployment Benefits as provided in (i) to (vi) above for the period of benefit eligibility set out in the Act.

CUPE 2424 & ADMINISTRATIVE/TECHNICAL/EXEMPT STAFF:

(a) The University grants maternity leave on request. Employees with 6 months service in a continuing or term appointment, who request maternity leave and are eligible for U.I. benefits receive from the University, 95% of nominal salary less U.I. benefits for a maximum period of 17 weeks from the commencement of the leave. While on maternity leave, employees continue to participate in the University benefit plans on a normal sharing basis.

(b) Upon request, the employee will be granted up to 35 weeks leave of absence, without pay, in addition to the standard maternity leave. Upon return to work, the employee shall be reinstated in her former position, or in a job of at least equal position, salary and seniority. An employee who is granted leave of absence under this section will be required to pay the full premiums of the staff benefits plans during such leave of absence.

STAFF:

(a) The University grants maternity leave on request in accordance with the provisions of the Employment Standards Act of Ontario. Employees with continuing appointments who are eligible for maternity leave and U.I. benefits receive from the University, 95% of normal salary less U.I. benefits for a maximum period of 17 weeks from the commencement of the leave. While on maternity leave, employees continue to participate in the University benefit plans on a normal cost sharing basis.

(b) Upon request, the employee may be granted up to 35 weeks leave of absence, without pay, in addition to the standard maternity leave. Such permission shall not be unreasonably withheld. Upon return to work, the employee shall be reinstated in her former position, or in a job of at least equal position, salary and seniority. An employee who is granted leave of absence under this section will be required to pay the full premiums of the staff benefits plans during such leave of absence.

MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

	MATERNITY/PARENTAL LEAVE COMPENSATION: **FACULTY:** Natural mothers - 2 weeks at 95% salary - 15 weeks salary top-up (pregnancy) - up to 10 weeks salary top-up (parental) Natural fathers - 2 weeks at 95% salary up to 10 weeks salary top-up (parental) Adoptive mothers/Adoptive fathers - receive the same compensation as natural fathers, i.e., 2 weeks at 95% plus up to 10 weeks sub. **OTHER THAN FACULTY:** Natural Mothers - 2 weeks at 95% salary up to 10 weeks salary top-up Adoptive mothers/Adoptive fathers receive the same compensation as natural mothers, i.e., 2 weeks at 95% plus up to 15 weeks sub.
GUELPH	In compliance with the Employment Standards Act, the following policy is to apply throughout the University to govern the granting of parental leave for purposes of childbirth. 1. (a) Any female employee of the University is eligible to receive maternity leave for a period of up to 17 consecutive weeks which includes the date of birth. (b) The employee will receive 95% of normal salary less applicable U.I. maternity leave benefits for a maximum period of 17 weeks from the commencement of the leave, providing that such employee: (i) is eligible for maternity leave; (ii) has a regular full-time appointment with the University; (iii) is not receiving other earnings or payments, such that her combined weekly income (including U.I. maternity leave benefits, supplementary payments from the University and other earnings) does not exceed 95% of normal weekly earnings. (c) The employee must apply for unemployment insurance benefits before the supplementary income from the University becomes payable, and the employee must provide proof that U.I. benefits are being received. An employee disentitled or disqualified from receiving U.I. maternity leave benefits is not eligible to receive supplementary payments from the University. (d) The employee may not claim any other form of supplementary benefits during the period of leave. 2. While on maternity leave, the employee will continue to receive University benefits on a normal cost sharing arrangement. 3. (a) The employee shall give at least 2 weeks written notice to her Supervisor or Chair of her intent to commence a leave of absence because of a pregnancy, and at that time will furnish a certificate signed by a legally qualified medical practitioner stating the employee is pregnant and giving the expected date of delivery. (b) Six (6) weeks of the maternity leave must be used after the date of actual delivery. A shorter period of time may only be granted with a medical certificate, signed by a legally qualified medical practitioner, stating that the employee is able to resume her duties. In any event, if the Supervisor/Chair is not certain of the employee's physical ability to perform her duties, he/she may request medical certification of such ability. 4. If additional leave is required beyond the maternity leave, the employee may request leave without pay or vacation leave entitlement including the 10 weeks additional (no top up). 5. The employee proceeding on maternity leave shall not forfeit any accrued employment benefits save for the right to accrue sick leave credits during her period of absence. 6. Paternity Leave - 5 days

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MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

LAKEHEAD	**STAFF**: Maternity Leave available after 6 months' continuous service. Employee resumes her previous position upon return to work. Length of service and vacation credits are not reduced by maternity leave. **FACULTY**: Entitled to 17 weeks maternity leave, which may commence at any time during the 11 weeks prior to the expected date of delivery and which shall continue at least 6 weeks after the date of actual delivery unless the member provides the Dean with a certificate from a qualified physician stating that her health will permit her to perform her usual duties. Maternity Leave shall be taken without pay. (a) A member who is the primary caregiver is entitled to 4 weeks paid leave for adoptive parental care if the child at the time of adoption is under 12 months of age; otherwise the leave shall be for a period of 5 days. The non-primary caregiver member is entitled to 5 days paid leave. (b) A member taking paternity or adoption leave shall give the Department Chair as much advance notice as possible of the taking of the leave and shall be responsible for arrangements to cover his/her absence. A member shall confirm in writing to the Dean the duration and reasons for such leave upon his/her return to the University. (c) A male member is entitled to 5 days paid leave within two weeks of birth of child. (d) A member who is on any other form of approved leave, whether paid or unpaid, is not eligible for paternity or adoption leave. (e) The Dean may authorize unpaid extensions to maternity/paternity/adoption leaves. **SUB-PLAN MATERNITY**: Employees must qualify for and be entitled to Unemployment Insurance benefits to receive sub-benefits. **FACULTY**: 95% of regular salary; benefits are effective for a maximum of 17 weeks of maternity leave; must hold a continuing appointment for at least 12 months prior to the leave and commit to returning to the University following leave. **STAFF**: 95% of regular salary; benefits are effective for a maximum of 17 weeks of maternity leave; must have completed 3 years of full-time service and agree to return to the University for one year following leave. If employee does not return for one year, she shall be obliged to repay any supplemental monies received during her maternity leave.

MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

LAURENTIAN

FACULTY: A full-time female member shall be granted maternity leave subject to the following conditions:

(a) The member shall be entitled to a paid leave of absence providing she has completed at least 12 months and 11 weeks of continuous service with the University.

(b) The duration of the leave shall be in accordance with the Employment Standards Act (Ontario) which provides leave for a period of 17 consecutive weeks.

(c) The leave may commence at any time during the 11 weeks preceding the expected date of delivery.

(d) Any period of absence immediately preceding or following such maternity leave will be considered leave of absence without pay.

(e) The member shall make written application to the Dean/Chief Librarian 2 weeks prior to the date she intends to commence her leave, and at that time will provide the University with a certificate from a legally qualified medical practitioner stating that the member is pregnant and her expected date of delivery. The member shall give due regard to the need of the University for early notice of a prolonged period of leave, and application for maternity leave shall be made as early as possible in advance of the expected delivery date.

(f) The member shall not return to work prior to the expiration of 6 weeks following the actual date of delivery. A shorter period of time shall only be granted with the approval of a legally qualified medical practitioner.

(g) The member shall advise in writing her unit head and the Dean/Director of the Library of her intention to return to work 2 weeks prior to the scheduled completion of her leave.

(h) If a maternity leave happens to occur during the course of a study, sabbatical or unpaid leave, the member shall continue to receive the stipend which is consistent with the study, sabbatical or unpaid leave taken.

PARENTAL LEAVE: According to the Employment Standards Act (Ontario).

ADMINISTRATIVE STAFF ASSOCIATION, CANADIAN UNION OF PUBLIC EMPLOYEES AND THE SUPPORT STAFF ASSOCIATION:

SUB-PLAN MATERNITY:

a) The objective of the plan is to supplement unemployment insurance benefits up to 95% of the employee's normal weekly earnings during maternity leave. Up to 17 weeks of maternity leave will be granted in accordance with the Employment Standards Act (Ontario).

b) This plan covers only temporary unemployment due to pregnancy.

c) The leave may commence at any time during the 11 weeks preceding the estimated date of delivery.

d) The employee shall make written application to the Director of Personnel at least 2 weeks prior to the date she intends to commence her leave. The application shall include a certificate from a legally qualified medical practitioner stating the estimated date of delivery.

e) No employee shall be required to return to work earlier than 6 weeks following her actual date of delivery, nor shall she be permitted to do so unless she has the approval of a legally qualified medical practitioner.

f) The employee shall be reinstated in her former position provided the leave taken is not longer than the leave provided by the Act except where an extended leave has prior approval from the University.

g) The employee shall continue to accumulate vacation credits and seniority during her leave.

h) During the period of maternity, the University shall continue to pay the employer's share of all benefits in which the employee is registered at the time of the leave.

i) An employee will be eligible for SUB payments if she qualifies for and is entitled to Unemployment Insurance maternity benefits. However, an employee will also be eligible for SUB payments when she is not receiving unemployment insurance because she is serving the UIC waiting period or because she has received all the UIC benefits payable to her.

j) Benefits payable under the plan are a sum, which combined with gross UIC benefits equals 95% of the employee's normal weekly earnings.

PARENTAL LEAVE: According to the Employment Standards Act (Ontario).

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MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

MCMASTER	**INTENT**: This policy is designed to facilitate reasonably flexible arrangements for the benefit of families at the time of the birth or adoption of a child (children). **ELIGIBILITY**: Regular Faculty and Staff who have at least 13 weeks continuous service with the University prior to the estimated date of delivery of a natural child (children) or the adoption of a child (children) may request and will be granted a Parental Leave. **LENGTH OF LEAVE**: a) A Maternity Leave will normally be granted to the natural mother of a child (children) to a maximum of 17 weeks which must commence between 8 weeks prior the estimated date of birth and the date of birth. b) A Parental Leave will normally be granted to both natural and adoptive parents of a child (children) to a maximum of 18 weeks. c) A Parental Leave taken by the natural mother must commence immediately following the Maternity Leave. For others, the Parental Leave must commence within 35 weeks of the birth or adoption of the child (children). d) A doctor's note will be required should the member on Maternity Leave wish to return to work within 6 weeks of the birth of her child (children). e) All members on Leave are normally expected to give 1 month's notice of a date of return to work, should this differ from the previously agreed date. **MATERNITY BENEFITS**: a) Faculty and Staff members who have at least 6 month's continuous service with the University prior to the estimated date of delivery of a natural child (children) are entitled to the following benefits: b) Faculty members who are unable to arrange for the Maternity leave within the "continuous period of 3 month's free from scheduled commitments to the University" (as defined in the teaching load document) will be entitled to Maternity Leave Benefits for up to 19 weeks at 95% of regular salary less the amount of unemployment insurance benefits the employee is receiving or expected to receive. c) For Faculty members who are able to arrange so that the time taken for Maternity Leave falls within the "continuous period of three months free from scheduled commitments to the University" (as defined in the teaching load document) regular salary will be continued for this period. When mutually suitable arrangements can be made to fulfil her University responsibilities, Maternity Leave with full salary will be granted for an additional 6 weeks. These weeks will be scheduled before and/or after the core period of leave, in such a way that the total leave will not exceed 3 months plus 6 weeks. d) Staff members will be entitled to Maternity Leave Benefits for up to 17 weeks at 95% of regular salary less the amount of unemployment insurance benefits the member is receiving or expected to receive. **NOTE**: All benefits paid under (b) and (d) must be in accordance with the agreement filed by the University with Canada Employment and Immigration. As part of these requirements, all such payments by the University can only commence when the Faculty or Staff member provides proof that she is receiving UIC benefits or she is disqualified from UIC benefits because of an insufficient number of insurable weeks or that UIC benefits have been exhausted or she is in the UIC waiting period. Members should understand that such proof will not be made available until after the leave has commenced and hence University payments will be retroactive.
OCA	**STAFF**: Employment Standards Act **BENEFITS**: Benefits continue **SALARY**: Sub Plan - 15 weeks at 80% top up **FACULTY**: Same **ELIGIBILITY**: Full time faculty only **LENGTH OF LEAVE**: 35 weeks **TENURE, PROMOTION AND MERIT**: None **BENEFITS**: Benefits continue **SALARY**: Sub Plan 80% of current salary. Top up for 15 weeks - up to 18 weeks.
OISE	An employee on maternity leave shall be paid a maternity leave allowance to maintain her income at 95% of her most recent salary preceding the leave, providing that the employee is eligible for maternity leave benefits according to the Unemployment Insurance Commission Regulations, and the terms of the relevant Collective Agreement. Membership in pension plan is suspended unless the employee opts to continue contributions. Other benefits continue during maternity leave with full cost paid by employer.

MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

OTTAWA	**SUPPORT STAFF:** Any female member who has a regular position requiring 15 hours of work per week and who has completed 12 months of continuous service is eligible for a maternity leave and for the following benefits in addition to UIC benefits: a) A 20 weeks maternity leave. b) The University will continue to pay 95% of the regular basic earnings for an initial period of 14 calendar days. c) During the following 18 weeks of maternity leave, the employees will receive their normal unemployment insurance benefits and the University will supplement their income to a level equivalent to 95% of their normal salary. d) The employee shall continue to accumulate full vacation leave during her maternity leave. The University must keep the position of an employee on maternity leave available for 12 months from the beginning of the leave. An additional 12 months without job guarantee is also available to support staff. Upon return after 2 years, the employee will be considered in internal job postings. **FACULTY:** Faculty have a 20 week maternity leave. The University will continue to pay 95% of the regular basic earnings for the period. **ADOPTION LEAVE:** For Support Staff, the leave is for 10 weeks, with 95% of regular salary for two weeks and top-up to 95% during next 8 weeks. **PATERNITY LEAVE:** Fathers are entitled to 2 days of leave to be taken in the first month after the birth of a child. **PARENTAL LEAVE:** As per Employment Standards (child care leave).
NIPISSING	**STAFF:** The University exceeds the maternity leave entitlement of Employment Standards Act. A Supplementary Unemployment Benefit Plan is in place as follows: a) for the first 2 weeks, payment equivalent to 93% of the rate of pay which she was receiving on the last day worked prior to the commencement of the maternity leave, and, b) up to a maximum of 15 additional weeks, payments equivalent to the difference between the sum of weekly UI benefits the employee is eligible to receive and any other earnings received by the employee, and 93% of the actual pay which she was receiving on the last day prior to the commencement of the maternity leave. The maternity leave may commence up to 17 weeks before the expected date of delivery. The employee must give the University a 2 week notice as to when the leave will begin. The employee may not return to work for a period of 6 weeks following delivery unless her physician provides written consent. The university may provide extensions to the 17 weeks of maternity leave granted under the Employment Standards Act if the request is reasonable. **BENEFITS:** Maternity leave will not affect fringe benefits. The University will continue to make its contributions as usual as long as the employee has made arrangements to pay her portion of the premiums. **SALARY:** For the first 2 weeks 93% of the current salary will continue, and 93% of current salary (less UIC maternity leave benefits) will be provided for up to 15 additional weeks. In the case of medical complications, the employee should apply for sick leave pay and/or short term disability pay. **PARENTAL LEAVE:** Either parent who has been employed for at 13 weeks is entitled up to an 18 week unpaid parental leave following the birth of the child or the coming of the child into a parents' custody, care and control for the first time. For a natural mother, parental leave commences when her maternity leave ends or when the baby first comes into custody, care and control of a parent. For fathers and adoptive parents, parental leave must commence within 35 weeks after the birth or after the child first comes into the custody, care and control of a parent. 10 weeks of the 18 week parental leave are eligible for UIC payments. **FACULTY:** No Supplementary Unemployment Benefit Plan. Entitled to the 17 week unpaid leave of absence for pregnancy provided under the Employment Standards Act and the 18 week unpaid parental leave of which 10 weeks is eligible for UIC payment. However, academic staff who have received tenure or have 4 or more full years of service will receive 100% of their salary. **ELIGIBILITY:** An employee who has been employed with the University at least 13 weeks preceding the estimated date of delivery. **LENGTH OF LEAVE:** Employment Standards Act **DISTRIBUTION OF LEAVE:** The employee is entitled to begin her pregnancy leave up to 17 weeks before the expected date of delivery. The employee must give the University a 2 week notice in writing of the date the leave is to begin. **TENURE, PROMOTION AND MERIT:** In view of the fact that a maternity leave may reduce the faculty member's time for research and other duties, and hence place her in an unfavourable position with respect to a pending tenure or promotion decision, it is recommended that such decisions may be postponed for a maximum one year at the faculty member's request, regardless of the number of leaves taken during that period. Merit ratings are not presently used at Nipissing. **BENEFITS:** Maternity leave will not affect fringe benefits. All fringe benefits will continue during the period of leave, as long as the employee continues to make her portion of the premium payments. **SALARY:** Academic staff who have received tenure or have 4 or more full years of service will receive 100% of their salary. **PARENTAL LEAVE:** Either parent who has been employed for at least 13 weeks is entitled up to an 18 week unpaid parental leave following the birth of the child or the coming of the child into a parents custody, care and control for the first time. For a natural mother, parental leave commences when her pregnancy leave ends or when the baby first comes into custody, care and control of a parent. For fathers and adoptive parents, parental leave must commence within 35 weeks after the birth or after the child first comes into the custody, care and control of a parent. 10 weeks of the 18 week parental leave are eligible for UIC payments.

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MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

QUEEN'S

MATERNITY LEAVE: 'Maternity leave with pay is a leave from work of up to 17 weeks with pay and benefits as specified below. Queen's University's Maternity Leave with Pay policy applies to the following female employees:

1. Academic, support staff and contract staff (including Post Doctoral Fellows) who have been employed continuously for one year or more by Queen's University and who hold a current appointment/contract of a year's duration or longer.
2. Support staff, contract staff (including Post Doctoral Fellows) or adjunct academic staff who have held five or more successive term appointments of less than one year's duration.

Eligible employees will receive the salary and benefits provisions specified below with the understanding that the employee is expected to work for the University for a least 6 months following the date of her return from her paid maternity leave (including additional leave such as parental leave or any extended leave after maternity leave.) Should an employee quit and, therefore, not satisfy this condition, she shall be indebted to the University for the sum of the monies paid to her by the University during her paid maternity leave. Prior to going on leave, employees are encouraged to discuss the nature of their ongoing commitment to the University with their Department Head or designate.

PROCEDURES: An employee who qualifies for maternity leave under the provisions of this Maternity Leave with Pay policy is eligible for:

(a) 95% of the normal basic earnings for the first 2 weeks of the maternity leave.

(b) During the following 15 weeks of the maternity leave the employee will receive from the University a salary payment equal to the difference between 95% of the employee's normal basic earnings and the amount of unemployment insurance maternity benefit the employee is expected to receive if she qualifies for UIC benefits.

(c) Any period of leave beyond this 17 weeks is without pay and falls under the provisions of Parental Leave or extended Leave of Absence.

(d) During the period of the paid maternity leave the University will continue the employee on full benefits if the employee so chooses. The employee is required to pay her share of the costs of the benefit plans in which she is enrolled during the full term of the leave. Post dated cheques will be required from the employee to cover the cost of the employee's portion of the benefit premium. The employee is informed of these costs during her interview at Financial Services. Although she does not have to decide which benefits to maintain at this meeting, the employee should make this decision as soon a possible.

(e) Paid maternity leave may be initiated by the employee at any time within 10 weeks of the expected delivery date.

(f) Both service credit and entitlement continue to accrue while the employee is on maternity leave. Upon return to work the employee will be entitled to the same amount of vacation days as if she had worked. With the permission of the department head, this time may be added on to the end of the paid maternity leave. Service and entitlement, however, will be prorated by the amount of additional time an employee may be granted under the general leave of absence policy outside of any entitlement under maternity and parental leaves.

(g) Unusual pregnancy or birth situations may occur where the normal application of this policy may be inappropriate. Such special cases should be reviewed with the Employee Relations Section of Human Resources.

(h) Upon return to work the employee is to return to the previous position and salary. If that position no longer exists, the employee will be placed in a comparable position in the same salary grade.

(i) A faculty member who has taken maternity, adoption or parental leave, or a period of reduced responsibility to fulfil parental responsibilities following the birth or adoption of a child, may elect to have his/her renewal or tenure decision postponed for a period of one year for each such child.

(j) An employee who does not meet the service requirements for paid maternity leave may still meet the criteria for Maternity Leave Without Pay under Employment Standards.

All payments made under this policy must be in accordance with the agreement that is filed by Queen's University with Canada Employment and Immigration pursuant to paragraph 57(13) of the Unemployment Insurance Regulations. As part of the requirements under the Unemployment Insurance Regulations, all payments by the University listed in the Maternity Leave with Pay and Adoption Leave with Pay policies shall only commence when the employee provides proof that she is receiving UIC benefits or that she is in the UIC waiting period. Employees should understand that such proof will not be made available by UIC until after the leave has commenced and hence University payments shall be retroactive. Payments in respect of guaranteed annual remuneration or in respect of deferred remuneration or severance pay benefits will not be reduced or increased by payments under this plan.

PARENTAL LEAVE: University policy is identical to Employment Standards

ADOPTION LEAVE: Queen's University's Adoption Leave with Pay policy applies to the following employees:

1. Academic, support staff and contract staff (including Post Doctoral Fellows) who have been employed continuously for one year or more by Queen's University and who hold a current appointment/contract of a year's duration or longer.
2. Support staff, contract staff (including Post Doctoral Fellows) or adjunct academic staff who have held five or more successive term appointments of less than one year's duration.

MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

	PROCEDURES: An employee who adopts a child is subject to the same rights and obligations as those granted for Maternity Leave with Pay with the following amendments: Adoption Leave with Pay is a leave from work of up to 12 weeks with pay and benefits as specified below. An employee who qualifies for adoption leave under the criteria listed above will receive: a) 95 % of the normal basic earnings for the first two weeks of the adoption leave. b) During the following 10 weeks of the adoption leave the employee will receive from the University a salary payment equal to the difference between 95% of the employee's normal basic earnings and the amount of unemployment insurance benefit the employee is expected to receive if he/she qualifies for benefits. c) Under the Employment Standards Act, adoption leave falls under the provisions of the Parental Leave and, therefore, a further 6 weeks of leave without pay are available to adoptive parents. Any period of leave beyond this will fall under the provisions of the Leave of Absence policy. d) Adoptive leave will commence when the child is received. e) Where both parents are employees of the University and an adoption takes place, only one paid leave will be granted under this policy. The parents may choose which one will apply for the adoption leave. f) Upon return to work the employee is to return to the previous position and salary. If that position no longer exists, the employee will be placed in a comparable position in the same salary grade. g) An employee who does not meet the service requirements for paid adoption leave may still meet criteria for an unpaid Parental Leave. Inquiries about unpaid Parental Leave should be directed to Employee Relations Section, Human Resources. h) Paid adoption leave follows the same UIC rules and regulations for top-up payments as listed under the Maternity Leave with Pay policy.
RYERSON	Follow Employment Standards Act - all benefits continued - Ryerson pays 93% of salary for first two weeks, after that pays 93% of salary less the U.I.C. benefit for 15 weeks - pension contributions based on full notional salary. **SALARY TREATMENT**: a) For the 18 weeks parental leave, the leave will be considered a leave of absence without pay and the University will not continue the employee's salary for the duration of such absence. b) For the first ten weeks an employee on parental leave is entitled to receive whatever U.I.C. benefit provides. c) For the remaining eight weeks of the parental leave an employee will not receive any U.I.C. benefit. **SENIORITY TREATMENT**: The employee will continue to accrue seniority during his/her parental leave (where applicable). **BENEFITS TREATMENT**: **VACATION LEAVE**: The employee will continue to accrue his/her vacation credits at his/her current rate (where applicable). **RYERSON RETIREMENT PENSION PLAN (CONTRIBUTORY PLAN)**: The employee will be provided with the option to elect continuance/discontinuance of his/her pension contributions during his/her parental leave. Should the employee elect to continue his/her contributions to the RRPP, the University will match his/her contribution to the plan. **REMAINING BENEFITS**: The University will continue to pay the premiums for the following benefits during an employee's parental leave, where applicable: (a) Semi-private hospital accommodation (b) Supplemental Medical Benefits (c) Long Term Disability Income (d) Dental Plan (e) Group Life Insurance (f) Official Travel Accident Insurance

MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

TORONTO	**FACULTY & ADMINISTRATIVE STAFF - SUB MATERNITY LEAVE PLAN:** (effective July 1, 1984) The objective of the Plan is to supplement unemployment insurance benefits up to 95% of regular earnings during the period of maternity - 17 weeks in accordance with the Employment Standards Act (Ontario). Written application and a copy of the Doctor's certificate indicating the expected date of delivery is required at the earliest date prior to commencement of maternity leave. The first two weeks, while in the U.I.C. waiting period, the University pays 95% of salary and the following 15 weeks the University pays the difference between U.I. benefits and 95% salary. After expiry of maternity leave the staff member is reinstated to her former position with no loss of vacation credit or seniority. Benefit plans are continued through regular payroll deduction with regular subsidies throughout the period of maternity. If a staff member should return to work prior to the required 6 week post delivery period then a letter from a legally qualified medical practitioner is required approving the early return. In the event that the faculty or administrative staff member is unable or unwilling to make the commitment to return to her duties at the University following her confinement or she will not meet the one year of continuous service as of the expected date of delivery she can request maternity leave without pay for up to a maximum of 17 weeks. The University will continue its regular portion of benefit premiums for the duration of the maternity leave and the employee is required to pay her portion by personal cheque. **FACULTY & ADMINISTRATIVE STAFF SUB ADOPTION LEAVE PLAN:** (effective July 1, 1985) Same as above SUB Maternity Leave Plan with the provision that leave is granted to only one adoptive parent (if both staff of U of T) and the leave is to commence at the time the child(ren) are scheduled to arrive in the adoptive home. Plan is consistent with U.I. and legislated regulations (i.e., Total of 18 weeks parental leave: UIC pays 10 weeks, SUB plan pays 17 weeks and staff member may take 1 week as leave without pay). **PATERNITY LEAVE:** Up to 2 days paid leave will be granted to a father upon the birth or adoption of a child. Such leave must be taken within the first month of the birth or an adoption. **PARENTAL LEAVE:** Both parents have the option of taking up to 18 weeks of unpaid parental leave. This leave is in addition to the 17 week maternity leave available to natural mothers. Mothers are to commence parental leave immediately following their maternity leave (unless the child has not come into the custody, care and control of the parent for the first time). Fathers must begin parental leave within 35 weeks of the birth/adoption of a child. Of the 18 weeks available to each parent, UIC will pay a total of 10 weeks which can be claimed by either parent or split between them. There is no University SUB plan covering parental leaves.

MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

TRENT	**STAFF**: A staff member is entitled to a flexible 17 week unpaid leave of absence for pregnancy provided the member has a minimum of 13 weeks continuous service prior to the expected date of delivery as indicated by her medical certificate. The member is required to give 2 weeks written notice of the date on which she intends to begin her leave. All members may begin their leave at any time within 11 weeks before the expected date of delivery. The University may initiate the leave if it can be shown that the member cannot manage her normal workload adequately or that conditions dangerous to her unborn child or herself might prevail. If a staff member is required to be absent for a period longer than 17 weeks as certified by a legally qualified medical practitioner, or if her work is materially affected by her pregnancy, and the University requires an extension of leave, any further leave period is covered under the University's sick leave policy. The staff member is entitled to not less than 6 weeks post-natal leave after the date of birth. The Employment Standards Act insures the right of the employee to return to the same or a comparable job without loss of seniority or benefits or drop in salary, if pregnancy leave of no longer than 17 weeks is taken. During maternity leave, the cost of continuing membership in the University's benefits plans shall continue as if the member were actively at work. In the case where costs are shared (i.e., pension, life insurance), if the staff members are willing to pay their normal share of the cost, the University will contribute its portion of the costs. At least 4 weeks before the expiration of the pregnancy leave, a staff member may apply to the Department of Human Resources for an additional leave of absence without pay for up to 12 weeks. This request for additional leave shall not be unreasonably denied subject to workload requirements. During maternity leave, the vacation credits do accrue in accordance with the Employment Standards Act. If the staff member returns to work on a regular basis, the period of pregnancy leave is considered time worked for seniority purposes. **MATERNITY AND ADOPTION LEAVE SUB PLAN**: After a staff member has been employed at Trent University for 1 year, she can file for maternity leave under this sub plan. Under this plan the University will pay 95% of the staff member's normal salary or wages for the first 2 weeks and for the next 15 weeks, the University will supplement the benefit paid by the Unemployment Insurance Commission so when combined with earnings from other sources, the total from all sources will equal 95% of the Trent base salary or wages. After the first 2 weeks, the recipient will be required to produce a record of payment from the Unemployment Insurance Commission before the University can pay the supplement. Payments in respect to guaranteed annual remuneration, deferred remuneration or severance pay benefits are not reduced or increased by payments received under this plan. To be eligible for this benefit, a staff member must have worked at Trent University for 12 months and be planning to return to work no later than 35 weeks from the commencement of combined maternity and parental leave for a period equal to 17 weeks. An agreement must be signed by the candidate promising to repay the University the University's portion if the staff member decides not to return to work. During this period of leave, the cost of continuing in the benefit plans will be shared as if the staff member were fully employed. During maternity leave vacation credits do accrue in accordance with the Employment Standards Act. **PARENTAL LEAVE SUB PLAN (ADOPTING MOTHERS ONLY)**: After a staff member has been employed at Trent University for 1 year, she can apply for adoption leave under this sub plan. Under this plan, the University will pay 95% of the staff member's normal salary or wages for the first 2 weeks and for the next 15 weeks, the University will supplement the benefit paid by the Unemployment Insurance Commission so when combined with earnings from other sources, the total from all sources will equal 95% of the Trent base salary or wages. After the first 2 weeks, the recipient will be required to produce a record of payment from the Unemployment Insurance Commission before the University can pay the supplement. Payments in respect to guaranteed annual remuneration, deferred remuneration or severance pay benefits are not reduced or increased by payments received under this plan. To be eligible for this benefit, a staff member must have worked at Trent University for 12 months and be planning to return to work no later than 12 weeks from the commencement of parental (adoption) leave for a period equal to 12 weeks. An agreement must be signed by the candidate promising to repay the University the University's portion if the staff member decides not to return to work. During this period of leave, the cost of continuing in the benefit plans will be shared as if the staff member were fully employed. During parental (adoption) leave, the vacation credits do accrue in accordance with the Employment Standards Act. **PARENTAL LEAVE**: Under the terms of the Employment Standards Act, all employees who are parents (both natural and adoptive) are entitled to 18 weeks of unpaid parental leave, provided they have been employed for a minimum of 13 weeks prior to the estimated date of delivery or adoption of a child. For natural mothers, parental leave must commence at the end of maternity leave. For others, the leave must commence no later than 35 weeks after the date of birth or adoption. Natural mothers are entitled to 17 weeks of maternity leave plus 18 weeks of parental leave. Adoptive mothers are entitled to 18 weeks of parental leave. Fathers are entitled to 18 weeks of parental leave. Under the terms of the Unemployment Insurance Act, parental benefits are available to eligible parents (both natural and adoptive) for a total of 10 weeks per family. The 10 weeks can be used by one parent or split between the two. For individuals not previously in receipt of maternity benefits, there is a two-week waiting period during which parental benefits will not be paid. During parental leave, the cost of continuing membership in the University's benefits plans shall continue as if the member were actively at work. In the case of benefits where costs are shared (i.e., pension, life insurance), if the staff members are willing to pay their normal share of the cost, the University will contribute its portion of the costs. During parental leave, the vacation credits do accrue in accordance with the Employment Standards Act. **FACULTY**: In the light of the on-going professional responsibilities of members, the Board agrees to continue the past practice of allowing female members to choose up to 17 weeks of pregnancy and maternity leave preceding and/or following the expected date of birth without loss of salary and benefits. **PATERNITY AND ADOPTION LEAVE**: Subject to providing the Dean, where possible, with prior notice, a member shall be entitled to leave with full salary and benefits of up to five days on the occasion of adopting a child. Fathers, upon the birth of a child, shall be entitled to the same benefit.

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MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

	CUEW: Where a pregnant employee has been employed in a bargaining unit position on a least 3 occasions over the last 2 years, or in the last 2 immediately preceding regular academic sessions, she will be entitled to up to 3 weeks paid leave, and up to 14 additional weeks of unpaid leave. Where the employee does not qualify for paid leave, she shall be entitled to up to 17 weeks of unpaid leave. In all requests for maternity leave, the immediate supervisor shall be advised of the expected date of delivery. **PARENTAL LEAVE:** Employees may be granted up to 5 working days in any one academic session on the occasion of becoming a parent. The employee is also entitled to up to 17 weeks of unpaid leave. Such leave shall not be unreasonably denied. **NOTE:** Where the parent is the natural mother and she has received paid leave under Maternity Leave, there shall be no paid parental leave entitlement. However, she shall be entitled to up to 18 weeks of unpaid parental leave. **NOTE:** Letter of understanding (part of TUFA Agreement) sets out arrangements for dealing with questions related to previous and new entitlements.
WATERLOO	To be eligible for an unpaid 17-week maternity or adoption leave and/or up to 18 weeks parental leave under the Employment Standards Act, a faculty or staff member must be a regular employee of the University for at least 13 weeks prior to the expected birth or adoption date. Eligibility would not extend beyond the termination date of an appointment contract. To be eligible for 95% supplementary unemployment benefits during maternity leave, a faculty or staff member must be a regular, full or part-time employee (33.34% or more ongoing commitment) of the University for at least one year prior to the expected birth or adoption date. Eligibility would not extend beyond the termination date of an appointment contract. Eligible faculty and staff members receive 95% of normal salary, less applicable Unemployment Insurance maternity or adoption leave benefits for a maximum period of 17 consecutive weeks from the commencement of the leave. Intention to return to the University must be declared in writing; those who do not intend to return to work are not eligible for supplementary payments. A faculty or staff member who voluntarily leaves the University during the 6 month work period following a maternity or adoption leave will be required to repay the supplemental payments to the University. Vacation will not be reduced provided that faculty and staff comply with the parental leave policy and return to work for at least one month following expiration of the approved leave. Salary actions normally will not be affected or deferred by the length of the leave; overall performance will be the basis for these considerations. Decisions on promotion or tenure may be postponed for a maximum period of one year at the faculty member's request. If additional leave is desired, the faculty or staff member may request an unpaid leave of absence or vacation pay entitlement. **PARENTAL LEAVE:** The Employment Standards Act (ESA) provides for an unpaid parental leave of up to 18 weeks for both the mother and the father (no top up). **PATERNITY LEAVE:** if a male faculty or staff member wishes to be absent from work on occasion during the period around the birth or adoption of his child the practice of personal leave at management discretion, which currently provides time off with pay for bereavement and other personal emergencies, should be extended to include paternity leave. This same philosophy could be applied to the male or female faculty or staff member in the case of adoption; this specifically includes the case where the other parent is receiving a UIC-supported adoptive leave.
WESTERN	**ADMINISTRATIVE, ACADEMIC STAFF CUPE LOCAL 2361 & CUPE LOCAL 2692 PREGNANCY/PARENTAL LEAVE POLICIES** 1. The University of Western Ontario provides Supplemental Unemployment Insurance Benefits, for pregnancy and adoption leaves, for members of the regular full-time administrative and academic staff and CUPE local 2361 & 2692 (hereafter referred to as member) who have worked for the University for at least one year as of the probable date of delivery. 2. A member is expected to work for the University for at least 6 months following the date of her return from her pregnancy/parental leave. Should a member not satisfy this condition, she will be indebted to the University for the sum of the monies paid to them by the University during their pregnancy leave. 3. Pregnancy leave is a flexible leave for up to 17 weeks with pay and benefits as specified in Section 4 and 5. 4. A member who qualifies for pregnancy or adoption leave under the provisions of the Policy is eligible for: (i) 95% of the salary at the time of the initiation of the leave paid by the University for the initial 2 week waiting period prior to the commencement of Unemployment Insurance benefits; and (ii) the difference between Unemployment Insurance benefits and 95% of the salary at the time of the initiation of the leave, not to exceed 15 weeks, paid by the University, provided the member makes application for and qualifies for Unemployment Insurance benefits. In no case will the total amount of the Supplemental Unemployment Benefits, unemployment gross benefits and any other earnings received by the member exceed 95% of the member's salary at the time of the initiation of the leave. 5. During the period of paid pregnancy/adoption leave, the University will continue the member on full benefits through regular payroll deductions. 6. Pregnancy leave may be initiated by that member at any time within seventeen weeks of the expected delivery date. 7. Pregnancy leave ends 17 weeks after the actual date of birth or no later than seventeen weeks from the beginning of the leave, whichever is later. 8. Leave in excess of 17 weeks required for medical reasons relating directly to a member's pregnancy and or delivery of an infant may be treated in accordance with the University's Sick Leave Policy. In such a case, the member should immediately contact the Chair, Dean Budget Head, or supervisor. 9. Leave of absence in excess of the 17 week pregnancy leave and the 18 week parental leave period, except for medical reasons (see 8 above), may be taken without salary in accordance with the University's Policy on Leave of Absence Without Salary. 10. Eligible members may apply for reasons of pregnancy, for reduced responsibility in accordance with the University's Reduced Responsibility Policy.
WILFRID LAURIER	**STAFF & FACULTY:** Maternity Leave is granted in accordance with the provisions of the Employment Standards Act of Ontario. Supplementary Unemployment Benefit up to 95% of employee's normal weekly salary during 17 week maternity leave period.

MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

WINDSOR	**FACULTY**: Employed at least 12 months and 11 weeks preceding estimated date of delivery. Entitled to maternity leave of 6 months of which 17 weeks shall be with full salary and benefits. Paternity leave of 7 days with full salary and and benefits. Parental leave up to a full 18 additional weeks. **STAFF & UNIONS**: Employed at least 12 months. A maternity leave equal to 6 months of which the University pays. Parental Leave up to a full 18 additional weeks. (a) 95% of nominal salary for first 2 weeks (b) Difference between 95% and the amount received from U.I.C. for 15 weeks (c) Long Term Disability, University Pension Plan contributions continued at employee's option. All other benefits employer paid. Paternity leave of 2 days with full salary and benefits.
YORK	**FACULTY**: **PREGNANCY LEAVE**: Full time female employees are provided with up to 17 weeks of paid leave, to be taken at the discretion of the employee during the period(s) preceding and/or following the birth of her child. **ADOPTION LEAVE**: Full time female employees are provided with up to 8 weeks of paid leave, to be taken immediately following adoption of a child of pre-school age (ie. less than five years old at the time of adoption). **PATERNITY LEAVE**: Full time male employees are provided with up to 5 days of paid leave on the birth of his child. **PARENTAL LEAVE**: Employment Standards legislation provides natural and adoptive parents with up to 18 weeks of unpaid leave. All benefits provided in accordance with Employment Standards Act during Pregnancy and Parental Leave. **P&M (PROFESSIONAL & MANAGERIAL)** **PREGNANCY/PARENTAL LEAVE**: Maximum 35 weeks in accordance with Employment Standards Act. All benefits provided in accordance with legislation. **MATERNITY SUB PLAN**: Full time female P&M members employed by the University for at least 12 months prior to the date maternity leave commences, who are eligible to receive Unemployment Insurance maternity benefits, will be paid an amount equal to 95% of normal salary for the 2 week UIC unpaid waiting period. In addition the University will supplement the UIC Maternity benefit for 15 weeks so that the total from both sources is 95% of normal salary. **Y.U.S.A., C.U.P.E. AND C.U.P.E.2 (SECURITY)** **PREGNANCY/PARENTAL LEAVE**: Maximum 35 weeks in accordance with Employment Standards Act. All benefits provided in accordance with legislation. **PATERNITY/ADOPTION LEAVE**: Employees are provided with up to 5 days of paid leave. **MATERNITY SUB PLAN**: Female members employed by the University for at least 10 months immediately preceding estimated date of delivery, who are eligible to receive Unemployment Insurance maternity benefits, will be paid an amount equal to 95% of normal salary for the 2 week UIC unpaid waiting period. On return to work, the University will supplement the UIC maternity benefit up to a maximum of 15 weeks so that the total from both sources will equal 95% of the employees's normal salary.

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SUPPLEMENTARY HEALTH INSURANCE

	SERVICES INSURED	WHO IS ELIGIBLE	WHEN ELIGIBLE	DEDUCTIBLE AMOUNT	CO-INSURANCE PROVISIONS	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	CARRIER	IS POLICY EXPERIENCE RATED?
BROCK	Up to $5/day for private hospital room, charges of registered nurse, prescription drugs & medicines, diagnostic x-ray & lab exams, x-ray radium, radioactive isotopes therapy, rental of iron lung, hospital bed, etc., purchase of artificial eyes, local ambulance service, anaesthesia and oxygen. Semi-private hospital. Vision rider to $150 in a 2 year period.	All full-time faculty and staff	Upon appointment	$10.00 S $20.00 F	100%	Nil	$27.00 S $65.00 F	Blue Cross (ASO)	Yes
	CUPE $350/5 years Hearing Aids Vision rider to $175.00 in a 2 year period. Permanent part-time staff and seasonal staff are covered on pro rata basis closest to 40%, 60% or 80% reimbursement of paid claims.						$27.00 S $65.00 F		
CARLETON	Ambulance services medical aids & appliances, prescription drugs and medications, private duty nursing services of the following: osteopath, naturopath, podiatrist, clinical psychologist, physiotherapist, chiropractor, etc. to the extent that such services are not covered under OHIP, semi-private hospital accommodation. Semi-private hospital expenses not subject to deductions and co-insurance	All full-time and part-time employees with continuing or term appointments excluding Administrative & Academic Management & Executives & CUASA & CUPE 910	Upon Appointment	$25.00 S $50.00 F	80%	I.C.T.U. $1.84 S $6.45 F CUPE 2424 + Exempt Support Staff $4.60 S $16.13 F	$16.55 S $58.05 F $13.79 S $48.37 F $18.39 S $64.50 F	Blue Cross	Yes Cross experience rated with dental plan
	As above plus vision care. Vision care provides up to $200 over two years. Subject to co-insurance but not deductible.	Administrative & Academic Management & Executives					$22.71 S $77.03 F		
	As above plus vision care. Vision care provides up to $120 over two years. Subject to co-insurance but not deductible.	CUPE 910 CUASA					$21.22 S $72.75 F		

SUPPLEMENTARY HEALTH INSURANCE

	SERVICES INSURED	WHO IS ELIGIBLE	WHEN ELIGIBLE	DEDUCTIBLE AMOUNT	CO-INSURANCE PROVISIONS	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	CARRIER	IS POLICY EXPERIENCE RATED?
GUELPH	Prescription drugs, x-ray radium & radioactive isotopes, special nursing physiotherapists, dental procedures, ambulance, rental of wheel-chairs, hospital beds, iron lungs, splints, trusses, braces, crutches, casts, artificial limbs, eyes. Semi-private hospital accommodation. Psychologists, masseurs; chiropractors, podiatrists, out of province coverage. Accidental dental coverage, hearing aids. Dependant children to age 25 if full-time university or college students. Vision Care $250 every 18 months, children under age 12 - $250 every 12 month period.	All regular faculty and staff and temporary full-time over 6 months and part-timers over 35% of normal workload	Upon appointment	$1.00 payment per prescription	100%	Nil, pro-rata if part-time employee	$ 46.93 S $113.34 F for full-timers	Mutual Life	Yes
LAKEHEAD	Difference between ward and semiprivate hospital, prescription drugs, services of private nurse, charges for ambulance, psychologist, physiotherapist, speech therapist, osteopath, chiropractor, chiropodist, naturopath, podiatrist, masseur, ambulance service, durable equipment, accidental injury to natural teeth, some outside of Canada coverage	All full-time permanent staff	Date of employment	$15 Single $30 Family	100% after deductible on prescription drugs 80% after deductible on all other services	Nil S Nil F	$12.83 S $38.74 F	Prudential	No - ASO
		CUEW	Date of employment	$15 single	80%	$2.57 S	$10.26 S	Prudential	No - ASO
	VISION CARE Once every 24 months for purchase of prescribed eyeglasses or contact lenses	All full-time permanent staff	Date of employment	Nil	100% paid by insurance company	Nil S Nil F	$2.55 S $7.68 F	Prudential	No - ASO
		CUEW	Date of employment	Nil	50%	$1.07 S	$1.07 S	Prudential	No - ASO

SUPPLEMENTARY HEALTH INSURANCE

	SERVICES INSURED	WHO IS ELIGIBLE	WHEN ELIGIBLE	DEDUCTIBLE AMOUNT	CO-INSURANCE PROVISIONS	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	CARRIER	IS POLICY EXPERIENCE RATED?
LAURENTIAN	Prescription drugs, oxygen, fees of a private nurse, accidental injury to natural teeth, wheelchairs, physiotherapist, psychologist, speech therapist, podiatrist, chiropractor, vision care, hearing aid	All full-time employees	First day of the month coincident with or following date of employment	$.35 per prescription	N/A	CUPE, LOCAL 155, (MAIN. & PRINTING) $10.67 S $31.10 F	 $19.83 S $57.76 F	Confederation Life	Yes
						STAFF ASSOCIATION $9.15 S $26.65 F	 $21.35 S $62.21 F		
						FACULTY & ADMINISTRATION Nil S Nil F	 $31.36 S $90.74 F		
	Semi-Private Coverage	All full-time employees	First day of the month coincident with or following date of employment	N/A	N/A	CUPE, LOCAL 155, (MAIN. & PRINTING) $1.35 S $2.69 F	 $2.03 S $4.05 F	Confederation Life	Yes
						STAFF ASSOCIATION $1.35 S $2.69 F	 $2.03 S $4.05 F		
						FACULTY & ADMINISTRATION Nil S Nil F	 $3.38 S $6.74 F		
	International Travel Assistance	Faculty & administration	Same as above	N/A	N/A	FACULTY & ADMINISTRATION	$ .85 S $1.85 F	Confederation Life	No
MCMASTER	Prescription drugs, balance of ambulance, durable equipment rented for temporary therapeutic use. Semi-private room charge plus $10/day for private room expense.	FACULTY - all continuing regular employees	1st day of employment	$25/person $50/family maximum	100%	Nil	$41.50 - All	Sun Life	No - administration services only, plan self-insured

SUPPLEMENTARY HEALTH INSURANCE

	SERVICES INSURED	WHO IS ELIGIBLE	WHEN ELIGIBLE	DEDUCTIBLE AMOUNT	CO-INSURANCE PROVISIONS	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	CARRIER	IS POLICY EXPERIENCE RATED?
	No deductible on semi-private charge. Accidental damage to natural teeth. Clinical psychologists $15 per 1/2 hour session to a maximum $225/year. Speech therapists to a maximum of	FACULTY - all continuing part-time employees	1st day of employment	$25/person $50/family maximum		Prorated - based on hours worked compared to full-time position	Balance of employee premium up to $41.50	Sun Life	No - administration services only, plan self-insured
	$200/year. Chiropractors or physiotherapists $15/visit to a maximum of $225/year. Podiatrists, osteopaths $15/visit to a maximum of $225/year.	STAFF - all continuing regular employees	1st day of employment	$35/person $70/family indexed each July 1st	100%	Nil	All $41.50	Sun Life	No - administration services only, plan self-insured
	Prosthetic devices. Care in a licensed convalescent home $20/Day - 120 days per year. Vision care for staff, and faculty $100 maximum benefit every 24 months.	STAFF - all continuing part-time employees	1st day of employment	$35/person $70/family indexed each July 1st		Prorated - based on hours worked compared to full-time position	Balance of employee premium up to $41.50	Sun Life	No - administration services only, plan self-insured
	Private Duty Nursing in the amount of 40% of the first $25,000 (i.e. $10,000) of eligible expenses with a 3 year rollover and where expenses in any one case exceed $25,000, a lifetime maximum of 80% of the next $25,000 (i.e. $20,000) of eligible expenses								
	OUT OF PROVINCE COVERAGE: $1,000,000 coverage no time limit	Faculty	As per medical plan	None	100%	$7.43	$1.24	Sun Life	No Fully Insured
	$1,000,000 coverage 60 day limit	Staff	as per medical plan	Non	100%	Nil	$1.80	Blue Cross	No Fully Insured
OCA	Semi-private hospital	All full-time faculty & staff	First of the month following hire	Nil	100%	Nil	$23.26 S $86.44 F	Canada Life	Yes
		Part-time faculty		Nil	100%	Prorated		Canada Life	Yes

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SUPPLEMENTARY HEALTH INSURANCE

	SERVICES INSURED	WHO IS ELIGIBLE	WHEN ELIGIBLE	DEDUCTIBLE AMOUNT	CO-INSURANCE PROVISIONS	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	CARRIER	IS POLICY EXPERIENCE RATED?
OISE	Semi-private hospital. 100% of ambulance service, registered nurse, physiotherapist, artificial limbs and eyes, casts, crutches and surgical supplies, oxygen and equipment, rental of iron lung, wheelchair or hospital bed, blood and blood plasma. 90% prescription drugs. Emergency coverage outside Canada	Faculty with 35% appointment or more. Support staff with 25% appointment or more	Upon appointment	10% of prescription drugs	N/A	Nil. On optional semi-private hospital only $4.50 S $12.38 F	FACULTY $28.06 S $72.96 F GENERAL SUPPORT $28.23 S $69.91 F PROFESSIONAL $29.36 S $75.34 F MANAGEMENT $35.23 S $90.41 F PROFESSIONAL RESEARCH STAFF $29.05 S $75.72 F	Green Shield	Yes
	VISION CARE: PROFESSIONAL RESEARCH STAFF & MANAGEMENT STAFF Prescribed eyeglasses - $350 every 24 months; contact lenses - $150 every 12 months PROFESSIONAL STAFF Prescribed eyeglasses - $300 every 24 months; contact lenses - $175 every 12 months GENERAL SUPPORT STAFF Prescribed eyeglasses $275 every 24 months; contact Lenses - $275 every 12 months FACULTY Prescribed eyeglasses $275 every 24 months; contact lenses $275 every 24 months	Faculty with 35% appointment or more. Support staff with 25% appointment or more	Upon appointment	N/A		Nil	Included in above premiums	Green Shield	Yes
	HEARING AID: FACULTY $500 in any 24 consecutive months PROFESSIONAL RESEARCH STAFF $400 every 3 years	As above	As above	As above			Included in above premiums	Green Shield	Yes

SUPPLEMENTARY HEALTH INSURANCE

	SERVICES INSURED	WHO IS ELIGIBLE	WHEN ELIGIBLE	DEDUCTIBLE AMOUNT	CO-INSURANCE PROVISIONS	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	CARRIER	IS POLICY EXPERIENCE RATED?
OTTAWA	Prescription drugs, private nurse ambulance, physiotherapists, wheelchairs, splints, braces, artificial limbs, some dental surgery Emergency out-of-country coverage	Compulsory for full-time staff with minimum 15 hours/week	Upon date of appointment	Nil	100%	Nil	$20.95 S $54.20 F	Metropolitan Life	Yes
	Semi-private and private room	Optional for full-time staff with minimum 15 hours/week	Upon date of appointment	Nil	Nil	$8.46 S $16.05 F	Nil	Metropolitan Life	Yes
			Upon date of appointment	Nil	Nil	$11.95 S $26.13 F	Nil	Metropolitan Life	Yes
NIPISSING	Reasonable charges for medically necessary services/supplies for injury/disease, made by licensed hospital. Private/semi-private accommodation. Inside/outside Canada/Ontario. Medicines dispensed by licensed physician or dentist. Services of chiropractor, osteopath, naturopath, podiatrist, physiotherapist, speech therapist and masseur, limited to $20 per visit; and for services of a registered psychologist $20/half-hour, individual. Ambulance, private duty nursing. Artificial limbs, orthopaedic braces, hearing aids, glasses/contact lenses, oxygen, wheel chair, crutches, hospital bed, custom built orthopaedic shoes. **ADDITIONALLY COVERED**: Transportation, lodging, expenses for families of covered individual in the event of illness or death	All full-time faculty & staff	Upon appointment for faculty & 3 months staff. Both until age 65	Nil	100% Birthday rule for dependents	$3.82 S $9.17 F	$15.28 S $36.70 F	London Life	Yes

SUPPLEMENTARY HEALTH INSURANCE

	SERVICES INSURED	WHO IS ELIGIBLE	WHEN ELIGIBLE	DEDUCTIBLE AMOUNT	CO-INSURANCE PROVISIONS	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	CARRIER	IS POLICY EXPERIENCE RATED?
QUEEN'S	100% prescription drugs, physiotherapy, injury to natural teeth from accident, ambulance services, braces, crutches, rental wheel-chair, bed-iron lung, hearing aids, hospital services not covered by OHIP, emergency medical physician's services outside Ontario in excess of OHIP fee schedule. Artificial limbs or eyes and prosthetic devices, speech therapy.	All continuing full-time & part-time staff on optional basis	First day	$25	80% of services of registered nurse or other licensed persons, 50% after 7 days, 50% chiropractor, osteopath, chiropodist or naturopath when not covered by OHIP	$5.15 S $17.82 F	$12.00 S $41.59 F	Canada Life	Yes
	Semi-private	All regular full-time & part-time staff on optional basis	First day	No deductible	No co-insurance	$7.78 S $20.20 F	Nil	Canada Life	Yes
RYERSON	FACULTY AND NON-UNION ACADEMIC AND ADMINISTRATIVE SUPPORT STAFF & CUPE Prescription drugs, private duty nurses; semi-private and private room accommodation; emergency services outside Ontario; eye care package: $120 - $200 per calendar year; hearing aid: $300 every 5 years	Compulsory for all full-time staff who commenced employment after July 1/74 and all part-time staff with more than 12 months service unless covered under spouse	Date of appointment	$25/person /year $25/family /year	100% reasonable customary charges paid after deductible	Nil	ASO	Sun Life	Yes
	SESSIONAL INSTRUCTORS Prescription drugs, private duty nursing on recommendation of the attending physician. Private room differential, out of province/Canada medical fees maximum. Hearing Aid $300 every 5 years. Vision care $80 maximum benefit every 12 months	All sessional instructors	Date of appointment	$25/person /contract year $50/family /contract year	100% paid after deductible	Nil	ASO	Sun Life	Yes

SUPPLEMENTARY HEALTH INSURANCE

	SERVICES INSURED	WHO IS ELIGIBLE	WHEN ELIGIBLE	DEDUCTIBLE AMOUNT	CO-INSURANCE PROVISIONS	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	CARRIER	IS POLICY EXPERIENCE RATED?
	60% of full-time benefit	Part-time staff with between 4 and 12 months service	After 4 months service	$25/person or family/year	60% of full time amount	Nil	ASO	Sun Life	Yes
TORONTO	EXTENDED HEALTH CARE: drugs, serum injectibles & insulin, private nursing, services of a physiotherapist, difference in cost semi-private and private hospital room accommodation, certain dental care as a result of accident, special remedial appliances, artificial limbs, radium and radioisotope treatment, ambulance services, dependent coverage to include unmarried children between the ages of 21 through 25 who are in full-time attendance in an institution of learning. Deluxe Blue Cross Travel Benefits	All full-time and part-time staff holding an appointment of 25% or more of full-time	First day of month following date of appointment	$25 per 12 month period (i.e. begins from the earliest service date of staff member's EHC receipts)	100% paid after deductible	$5.18 S $20.06 F	$15.52 S $60.17 F	Blue Cross	Yes self-experienced
	SEMI-PRIVATE HOSPITAL: Difference in cost care and semi private room accommodation. Dependent coverage to include unmarried children 21 through 25 years of age if in full time attendance in an institute of learning, out of country coverage	All full-time and part-time staff holding an appointment of 25% or more of full-time	First day of month following date of appointment	N/A	N/A	$1.26 S $2.49 F	$3.77 S $7.48 F	Blue Cross	Yes self-experienced
	VISION CARE: Vision benefit up to maximum of $150.00 in any period of 24 consecutive months to staff members and each eligible dependent for: eyeglasses (frames and/or lenses including contact lenses), replacement eyeglasses, tinted prescription glasses, prescribed as a result of an eye exam by a licensed medical doctor, opthamologist or optometrist.	All full-time and part-time staff holding an appointment of 25% or more of full-time. Also compulsory for Faculty as of November 1/93	First day of month following date of appointment	N/A	N/A	$1.76 S $5.10 F	$1.75 S $5.09 F	Blue Cross	Yes self-experienced

SUPPLEMENTARY HEALTH INSURANCE

	SERVICES INSURED	WHO IS ELIGIBLE	WHEN ELIGIBLE	DEDUCTIBLE AMOUNT	CO-INSURANCE PROVISIONS	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	CARRIER	IS POLICY EXPERIENCE RATED?
TRENT	EXTENDED HEALTH CARE Plus VISION CARE $200 every 12 months for vision care (glasses and/or contacts) Plus *Paramedical rider, hearing aid	Full-time staff and staff holding recurring full-time and half-time appointments (OPSEU)	First day of month following date of appointment or application	$25/person $50/family *not subject to deductible	100% paid after deductible; no deductible for vision care	Nil	$20.86 S $61.84 F	Sun Life	Yes
	Supplementary semi-private coverage	Full-time faculty and staff and faculty and staff holding recurring full-time and half-time appointments; members of CUEW	First day of month following date of appointment or application	N/A	N/A	Nil	$3.74 S $7.54 F	Sun Life	Yes
	Extended Health Care plus Vision Care $100 every 24 months for eyeglasses and $200 every 24 months for contact lenses. Plus *Paramedical rider, hearing aid benefit, voyage assistance - Europe assistance	Faculty (TUFA)	First day of month following date of appointment or application	$25/person $50/family *not subject to deductible	100% paid after deductible	Nil	$20.74 S $60.26 F	Sun Life	Yes
	As above except for vision care. Vision care: $200 every 12 months (for glasses and/or contacts)	Senior management and non-union group	First day of month following date of appointment or application	$25/person $50/family *not subject to deductible	100% paid after deductible	Nil	$20.89 S $60.73 F	Sun Life	Yes
WATERLOO	Difference between ward and semi-private hospital, most prescription drugs, blood transfusions, some nursing services, some ambulance services, wheel chairs, braces, Deluxe Blue Cross Travel benefits	All full-time faculty and staff	On appointment	$41/single $82/family	100% paid by insurance company	Nil	$19.74 S $63.44 F	Blue Cross	Yes
		Regular part-time faculty & staff	On appointment	$82/single $164/family	100% paid by insurance company	Nil	$11.18 S $40.26 F	Blue Cross	Yes

SUPPLEMENTARY HEALTH INSURANCE

	SERVICES INSURED	WHO IS ELIGIBLE	WHEN ELIGIBLE	DEDUCTIBLE AMOUNT	CO-INSURANCE PROVISIONS	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	CARRIER	IS POLICY EXPERIENCE RATED?
WESTERN	Semi-private and private diff. hospital service, supplies not covered by OHIP, private nurse, prescription drugs, wheelchair, iron lung, ambulance, etc.	All full-time permanent non-union staff, CUPE Engineers & Police Association	First day of appointment on a full time continuing basis	Nil	100% paid by insurance company	Nil	$26.05 S $66.24 F	London Life	Yes - ASO
		Faculty	First day of appointment on a full-time continuing basis	Nil	100% paid by insurance company	Nil	$33.03 S $84.02 F	London Life	Yes - ASO
	VISION CARE once every 24 months for purchase of prescribed eye glasses or contact lenses Maximum $100 per person	Engineers	First day of appointment on a full-time continuing basis	Nil	100% paid by insurance company	Nil	$1.85 S $4.72 F	London Life	Yes - ASO
	Maximum $150 per person	UWOSA, Faculty, PMA, CUPE, Physical Plant & Arena CUPE, Food Services, Police Association	First day of appointment on a full-time continuing basis	Nil	100% paid by insurance company	Nil	$2.78 S $7.09 F	London Life	Yes - ASO

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SUPPLEMENTARY HEALTH INSURANCE

	SERVICES INSURED	WHO IS ELIGIBLE	WHEN ELIGIBLE	DEDUCTIBLE AMOUNT	CO-INSURANCE PROVISIONS	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	CARRIER	IS POLICY EXPERIENCE RATED?
WILFRID LAURIER	Private nursing care when not provided by OHIP - a direct order by doctor, hospital, difference between ward, semi-private and private room in hospital, out-patient physiotherapy when not paid by OHIP, therapeutic equipment, artificial limb or eye, or a truss, brace, crutch or cast, prescription drugs, blood, bandages or surgical dressings, up to $10/day in Licensed Private hospital for max of 120 days, dental care out of hospital resulting from accidental injury occurring after effective date of coverage, psychologist, masseur, physiotherapist and speech therapist, ambulance services, oxygen and its administration. Vision care $150 & $500 hearing per person once every 24 months	All full-time staff and faculty. Part-time in excess of 1250 hours per annum	First of month following date of employment	$25 S $50 F	N/A	0 0	$22.16 S $69.45 F	Allstate	Yes
WINDSOR	**FACULTY & LIBRARIANS**: Green Shield E.H.B.	Full-time faculty	30 day E.P.	10/20	100%	N/A	$34.97 S $96.66 F	Green Shield	Yes
	Green Shield semi private	All groups	30 day E.P.	N/A	N/A	N/A	$4.52 S $9.09 F	Green Shield	N/A
	Green Shield Delux Medex	All groups	30 day E.P.	N/A	N/A	N/A	$1.38 S $2.42 F	Green Shield	N/A
	ADMINISTRATION NON-UNION Green Shield prescription plan	Full-time administration Full-time union	30 days end of probation	100/pres.	N/A	N/A	$29.81 S $74.49 F	Green Shield	Yes
	Green Shield Delux Medex Semi Private	Full-time administration Full-time union	30 days end of probation	100/pres.	N/A	N/A	$1.38 S $2.42 F $5.16 S $10.37 F	Green Shield	N/A
	CUPE 1001: Janitors, housekeeping, dietary Prescription Semi private		60 days	100/pres.		N/A	$40.30 S $100.75 F $14.41 S $29.00 F	Green Shield	Yes

SUPPLEMENTARY HEALTH INSURANCE

SERVICES INSURED	WHO IS ELIGIBLE	WHEN ELIGIBLE	DEDUCTIBLE AMOUNT	CO-INSURANCE PROVISIONS	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	CARRIER	IS POLICY EXPERIENCE RATED?
CUPE 1393: Technicians Green Shield Prescription Plan Semi-private					N/A	$36.49 S $91.20 F $2.94 S $5.92 F	Green Shield	Yes
Green Shield Delux Medex	Same as non-union					$1.38 S $2.42 F	Green Shield	Yes
ADMINISTRATION UNION SEIU 210: Green Shield Prescription Plan Green Shield Delux Medex Semi-private					N/A	$39.34 S $98.38 F $1.88 S $2.42 F	Green Shield	Yes
CUPE 100: Green Shield Prescription Plan		60 days			N/A	$46.46 S $123.66 F	Green Shield	Yes
Green Shield Delux Medex Semi-private	Same as non-union					$4.29 S $8.64 F	Green Shield	Yes
UPGWA 1958: Green Shield Prescription Plan Semi-private		After 480 hours			N/A	$59.52 S $148.65 F $11.06 S $22.23 F	Green Shield	Yes
RETIREES: Prescription Plan						$16.62 S $33.22 F	Green Shield	Yes
EXECUTIVE: Prescription Plan						$31.32 S $75.80 F	Green Shield	Yes
E.H.S.	Executive	30 days	N/A	100%	N/A	$2.23 S $5.92 F	Green Shield	Yes
	Administration non-union					$3.55 S $10.11 F	Green Shield	Yes
						$8.49 S $17.11 F	Green Shield	Yes
E.H.S. - T4	CUPE 1393	After probation	N/A	100%	N/A	$0.57 S $2.10 F	Green Shield	Yes
	SEIU 210					$1.40 S $4.45 F	Green Shield	Yes
	CUOE 100					$4.79 S $14.18 F	Green Shield	Yes

SUPPLEMENTARY HEALTH INSURANCE

	SERVICES INSURED	WHO IS ELIGIBLE	WHEN ELIGIBLE	DEDUCTIBLE AMOUNT	CO-INSURANCE PROVISIONS	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	CARRIER	IS POLICY EXPERIENCE RATED?
		CUPE 1001					$5.51 S $16.20 F	Green Shield	Yes
		UPGWA 1958					$0.43 S $1.71 F	Green Shield	Yes
	GREEN SHIELD VISION CARE $80/24 months	Faculty			100%		$1.36 S $3.53 F	Green Shield	Yes
	GREEN SHIELD VISION CARE $150/24 months	Non-union administration			100%		$3.99 S $10.36 F	Green Shield	Yes
		CUPE 1393					$1.82 S $4.73 F	Green Shield	Yes
		SEIU 210					$4.48 S $11.64 F	Green Shield	Yes
		CUOE 100					$3.14 S $8.15 F	Green Shield	Yes
		CUPE 1001					$6.07 S $15.75 F	Green Shield	Yes
		UPGWA 1958					$1.63 S $4.24 F	Green Shield	Yes
YORK	Same as below plus Informed Out of Country coverage, no maximum.	YUFA	Date of appointment	$25/single $50/family	100%	Nil	$42.91 S $117.48 F	LonLife Financial Services	Yes self-experienced
	Drugs; private duty nursing (maximum $10,000 lifetime); dental care resulting from an accident; medical supplies, aids and appliances; services of osteopaths, chiropractors, podiatrists, naturopaths, speech therapists, masseurs ($300 per practitioner per calendar year); clinical psychologists; physiotherapists; Christian Science healers; ambulance; emergency transportation	P&M	Date of appointment	$25/single $50/family	100%	Nil	$26.21 S $71.61 F	LonLife	Yes self-experienced
		YUSA	Date of appointment	$25/single $50/family	100%	Nil	$28.52 S $79.66 F	LonLife	Yes self-experienced
		CUPE	Date of appointment	$25/single $50/family	100%	Nil	$25.64 S $59.81 F	LonLife	Yes self-experienced
		IUOE	Date of appointment	$25/single $50/family	80%	Nil	$29.85 S $78.96 F	LonLife	Yes self-experienced
		CUPE2	Date of appointment	$25/single $50/family	100%	Nil	$32.92 S $93.47 F	LonLife	Yes self-experienced

SUPPLEMENTARY HEALTH INSURANCE

SERVICES INSURED	WHO IS ELIGIBLE	WHEN ELIGIBLE	DEDUCTIBLE AMOUNT	CO-INSURANCE PROVISIONS	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	CARRIER	IS POLICY EXPERIENCE RATED?
	POST DOCS	Date of appointment	$25/single $50/family	80%	Nil	$3.30 S $9.39 F	LonLife	Yes self-experienced
Hospital coverage - semi-private	CUPE 2 POST DOCS	Date of appointment	N/A	100%	Included	Included	LonLife	Yes self-experienced
Private	P&M YUFA YUSA CUPE IUOE	Date of appointment	N/A	100%	Included	Included	LonLife	Yes self-experienced
VISION CARE: Prescription eyeglasses and contact lenses $225/person/24 months	YUFA	Date of appointment	N/A	100%	Nil S $8.70 F	$5.74 S $5.74 F	LonLife	Yes self-experienced
$250/person/24 months	P&M	Date of appointment	N/A	100%	Nil S $10.13 F	$6.68 S $6.68 F	LonLife	Yes self-experienced
$150/person/24 months	IUOE	Date of appointment	$25/single $50/family	100%	Nil S $5.06 F	$3.34 S $3.34 F	LonLife	Yes - self experienced
VISION/HEARING CARE Prescription eyeglasses and contact lenses $200/person/24 months	CUPE2	Date of appointment	N/A	100%	Nil S $8.10 F	$5.34 S $5.34 F	LonLife	Yes - self experienced
Prescription eyeglasses and contact lenses $250/person/24 months	YUSA	Date of appointment	N/A	100%	Nil S $10.13 F	$6.68 S $6.68 F	LonLife	Yes - self experienced
Prescription eyeglasses and contact lenses $250/person/24 months	CUPE	Date of appointment	N/A	100%	Nil S $10.94 F	$6.68 S $6.68 F	LonLife	Yes - self experienced
Prescription safety glasses specified employees only $100/employee/24 months	YUSA	Date of appointment	N/A	100%	Included	Included	LonLife	Yes - self experienced
Prescription hearing aids $300/person/36/months	YUSA CUPE CUPE2	Date of appointment	N/A	100%	Included	Included	LonLife	Yes - self experienced

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LONG TERM DISABILITY - SALARY CONTINUATION

	BENEFITS AS % OF SALARY	WHAT IS ESCALATION CLAUSE	VOLUNTARY OR COMPULSORY PARTICIPATION	WHO IS ELIGIBLE?	WHEN BENEFIT?	WAITING PERIOD FOR PREMIUM	TOTAL PREMIUM	% OF PREMIUM PAID BY EMPLOYER	CARRIER	IS POLICY EXPERIENCE RATED?
BROCK	**FACULTY & STAFF**: 60%, maximum $5,000 per month 68.9% for TSA members Permanent part-time staff are covered on same basis as full time with a 60 month benefit limit. Seasonal staff are covered during period of work subject to 60 month maximum	CPI to maximum of 5%	Compulsory	All faculty and non-unionized staff	Upon appointment	105 days	.561% of salary, .625% for TSA members	0%	Manufacturers Life	Partially experience rated
	CUPE: 75%, maximum $4,000 per month Permanent part-time union members are covered on same basis during period of work subject to 60 month maximum	Maximum of 5%	Compulsory	All CUPE members	Upon appointment to permanent position	180 days	$2.31/100	100%	Manufacturers Life	Partially experience rated
CARLETON	**ACADEMIC UNION** 66 2/3% max. 8000 per month (C.P.P. integrated) **NON-UNION STAFF SALARIES** less than 21,600 same as CUPE 2424 except when salary reaches $21,600 higher benefit level applies	3%	Compulsory	All full-time and part-time employees with a continuing appointment of term appointment after 12 months	Upon appointment	180 calendar days	$0.829/100 of gross salary	0%	Metropolitan Life	Partially experience rated
	NON-UNION STAFF SALARIES $21,600 and over 75% maximum, $8,000 per month (C.P.P. intergraded)	3%	Compulsory	Same	Upon appointment	180 days	$1.932/100 of gross monthly salary	100%	Metropolitan Life	Partially experience rated
	CUPE 2424 (Administrative/Technical Union 65% maximum, ($8,000 per month (C.P.P. stacked)	N/A	Compulsory	Same	Upon appointment	180 days	$1.294/100 of gross monthly salary	100%	Metropolitan Life	Partially experience rated
	C.G.A. (SECURITY STAFF UNION) 65% maximum, $3,500 per month (C.P.P. stacked)	4%	Compulsory	Same	Upon appointment	180 days	$1.526/100 of gross monthly salary	100%	Metropolitan Life	Partially experience rated

LONG TERM DISABILITY - SALARY CONTINUATION

	BENEFITS AS % OF SALARY	WHAT IS ESCALATION CLAUSE	VOLUNTARY OR COMPULSORY PARTICIPATION	WHO IS ELIGIBLE?	WHEN BENEFIT?	WAITING PERIOD FOR PREMIUM	TOTAL PREMIUM	% OF PREMIUM PAID BY EMPLOYER	CARRIER	IS POLICY EXPERIENCE RATED?
	CUPE 910 65% maximum $2500 per month (C.P.P. stacked)	N/A	Compulsory	Same	Upon appointment	180 days	$1.294/100 of gross monthly salary	100%	Metropolitan Life	Partially experience rated
	I.C.T.U. 65% maximum $8000 per month (C.P.P. stacked)	N/A	Voluntary	Same	Upon appointment	180 days	$1.294/100 of gross monthly salary	90%	Metropolitan Life	Partially experience rated
GUELPH	66 2/3% of salary (max. $4,500 per month)(primary C.P.P. integration)	Ad hoc	Compulsory for all regular full-time voluntary for others	All regular faculty & staff and temporary full-time in excess of 6 months and part-timers working at least 51% of normal workload	Faculty & staff on appointment; waiting periods for temporary and part-time staff	90 calendar days	Full-time .57/100 of gross salary Temporary full time & part-time .31/100 of gross salary	66.66%	Prudential Group Assurance	Partially experience rated
LAKEHEAD	60% of monthly earnings to a maximum of $5,000 per month	N/A	Compulsory	Faculty & Senior Admin.	Upon appointment	17 weeks	$.483/100 monthly insured earnings	0%	Prudential	Fully pooled
	60% of monthly earnings to a maximum of $3,000 per month	N/A	Compulsory	All others	Upon appointment	17 weeks	$.483/100 monthly insured earnings	75%	Prudential	Fully pooled
LAURENTIAN	**CUPE, LOCAL 1555 (MAIN. & PRINTING):** 80% of salary maximum of $2,500/month	Maximum of 3%	Compulsory	All full-time staff	1st day of month coincident with or following date of employment	6 months	$2.28/100	100%	Confederation Life	No

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LONG TERM DISABILITY - SALARY CONTINUATION

	BENEFITS AS % OF SALARY	WHAT IS ESCALATION CLAUSE	VOLUNTARY OR COMPULSORY PARTICIPATION	WHO IS ELIGIBLE?	WHEN BENEFIT?	WAITING PERIOD FOR PREMIUM	TOTAL PREMIUM	% OF PREMIUM PAID BY EMPLOYER	CARRIER	IS POLICY EXPERIENCE RATED?
	ALL OTHER EMPLOYEES: 70% of salary to $24,999.99/year; 66 2/3% of salary from $25,000 to $39,999.99/year; 60% of salary from $40,000/year. Maximum benefit $4,000/month or 85% of net earnings, whichever is lesser.	Maximum of 3%	Compulsory	All full-time staff	1st day of month coincident with or following date of employment	6 months	$2.50/100	0%	Confederation Life	No
MCMASTER	75% of net income to a maximum of $7,000/month. These benefits offset by disability benefits under CPP/QPP (primary only), UIC, and payments from any employer and disability benefits under any insurance plan arranged on a group basis. Net income defined as gross income less UIC, CPP and Income Tax calculated assuming the member has a dependent spouse.	To be indexed at the annual rate defined in the Contributory Pension Plan on each July 1	Compulsory	All permanent faculty and staff	Upon appointment	None	.55% of salary	Nil	Sun Life	Yes for 1st 5 years; pooled after 5 years
	CLINICAL FACULTY: 85% of net income to a maximum of $10,000/month (maximum if indexed to CPI) Partial Disability benefits and own occupation to retirement are included	CPI	Compulsory	All MD's	Upon appointment	None	.69% of salary	Nil	Prudential Life	Fully pooled
OCA	66 2/3%, maximum $3,000		Voluntary	All full-time faculty	Upon appointment	60 days	$1.90/$100 with pension $1.74/$100 without pension	0% faculty & mgmt.	Prudential	
	66 2/3%, maximum $1,500			OPSEU			$1.79/$100 with pension $1.62/$100 without pension	50%		

LONG TERM DISABILITY - SALARY CONTINUATION

	BENEFITS AS % OF SALARY	WHAT IS ESCALATION CLAUSE	VOLUNTARY OR COMPULSORY PARTICIPATION	WHO IS ELIGIBLE?	WHEN BENEFIT?	WAITING PERIOD FOR PREMIUM	TOTAL PREMIUM	% OF PREMIUM PAID BY EMPLOYER	CARRIER	IS POLICY EXPERIENCE RATED?
OISE	60%, $3,000 maximum **PROFESSIONAL RESEARCH STAFF:** 66 2/3%, $4,000 maximum	N/A	Compulsory	All full & part time staff & faculty	Upon appointment	90 days	.75% of monthly salary	0%	Great West Life	Yes
OTTAWA	66 2/3% maximum $8,500/month This applies for full or partial disability	Maximum of 4%/year	Compulsory	All full-time staff members with minimum 15 hr/wk	All full-time staff members on 1st day	119 calendar days from date of total disability	$2.10/100 $2.49/100 for GFT members (difference paid by members)	100%	Laurentian/ Imperial Life	Yes
NIPISSING	**ADMINISTRATION:** 75% of monthly insurable earnings; maximum benefit $10,000. 7% of monthly insurable earnings; maximum $1,000 will be paid to employer's pension plan if employee participates	N/A	Compulsory	Full-time admin.	Upon appointment	26 weeks	1.12/$100 of gross earnings	80%	London Life	No - pooled
	FACULTY: 75% of monthly insurable earnings; maximum benefit $3500. 7% of monthly insurable earnings; maximum $350 will be paid to employer's pension plan if employee participates	N/A	Compulsory	Full-time faculty	Upon appointment	26 weeks	1.12/$100 of gross earnings	80%	London Life	No - pooled
	SUPPORT STAFF: 75% of monthly insurable earnings; maximum benefit $3500. 8% of monthly insurable earnings; maximum $350 will be paid to employer's pension plan if employee participates.	N/A	Compulsory	Full-time support staff	3 months	26 weeks	1.12/$100 of gross earnings	80%	London Life	No - pooled
QUEEN'S	68% first $12,000 60% next $10,000 50% remainder, maximum benefit $5,000 per month	up to a maximum of 5% per annum of CPI	Voluntary	Full-time & part time employees	At hiring	180 days	1.318%	Nil	Canada Life	Yes

LONG TERM DISABILITY - SALARY CONTINUATION

	BENEFITS AS % OF SALARY	WHAT IS ESCALATION CLAUSE	VOLUNTARY OR COMPULSORY PARTICIPATION	WHO IS ELIGIBLE?	WHEN BENEFIT?	WAITING PERIOD FOR PREMIUM	TOTAL PREMIUM	% OF PREMIUM PAID BY EMPLOYER	CARRIER	IS POLICY EXPERIENCE RATED?
RYERSON	ADMINISTRATIVE AND ACADEMIC SUPPORT: 75% of salary to a maximum benefit of $10,000 per month less any other disability pension paid. Payable to age 65. Includes 6% pension contributions based on salary or date of disability	Starts with 13th full month pmt. & annual after based on Statistics Canada Toronto CPI to maximum 8% annual adjustment compounded	Compulsory	All full-time and part-time employees with more than 12 months service	1st day of employment	66 days	Non-union Support Staff: $1.22/$100 to max. of $4,500 Excluded Mngmnt: $1.22/$100 to max. of $7,750	100%	Sun Life	Fully pooled
						22 days	**CUPE** $4.18 /$100 to max. of $10,000			
						66 days	**CJRT/FM** $1.33/$100 to max. of $4,500			
	FACULTY: 80% of salary to a maximum benefit of $10,000 per month less any other disability pension paid. Payable to age 65. Ryerson pays pension contributions on behalf of faculty member based on salary on date of disability	Starts with 13th full month pmt. & annual after based on Statistics Canada Toronto CPI to maximum 8% annual adjustment compounded	Compulsory	All full-time faculty	1st day of appointment	66 days	$2.86/$100 to max. of $7,750	100%	Sun Life	Fully pooled
	SESSIONAL 75% of salary paid until end of contract		Compulsory	All sessional	1st day of appointment	7 days (1/2 sessional) 15 days (full sessional)		100%	Self-insured	

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LONG TERM DISABILITY - SALARY CONTINUATION

	BENEFITS AS % OF SALARY	WHAT IS ESCALATION CLAUSE	VOLUNTARY OR COMPULSORY PARTICIPATION	WHO IS ELIGIBLE?	WHEN BENEFIT?	WAITING PERIOD FOR PREMIUM	TOTAL PREMIUM	% OF PREMIUM PAID BY EMPLOYER	CARRIER	IS POLICY EXPERIENCE RATED?
TORONTO	Effective July 1/90: Maximum insurable earnings 70% of annual earnings with maximum insurable earnings of $90,000 (Max. benefit will be $63,000 per annum)	After 12 months payments annual increase of 7% or the across the board economic increase whichever is the lesser	Voluntary for Faculty. Effective November/93 Compulsory for Admin. Office	All full-time and part-time staff holding an appointment of 25% or more of full-time	On appointment or date application card signed whichever is the latter date	90 days consecutive	1.386% monthly insurable earnings	80%	Confederation Life (ASO only) Self insured effective September 1/89	Yes
TRENT	STAFF: See Sick Leave Entitlement Policy. After 6 months; 66 2/3% of the first $21,600 of insurable; 50% of next $43,200; 40% of balance, less any other disability retirement benefit; 85% of net income all-source limitation	Benefits increased annually according to Consumer Price Index, with a max. annual increase of 2%	Compulsory	All full-time and half-time regular and recurring staff (OPSEU)	Full-time and half-time hourly paid staff after 3 months of service. Others from date of appointment.	1st 6 months of illness/and or disability covered under University Sick Entitlement Plan	.794% of insured payroll	Nil	Sun Life	Yes
	FACULTY: See Sick Leave Entitlement Policy. After 6 months; 75% of insurable earnings, less any other disability or retirement benefits; 80% of gross income all-source limitation.	Benefits increased annually according to CPI with a maximum annual increase of 2%	Compulsory	All full-time and half-time tenured and probationary faculty, and senior management and non-union group	From date of appointment	1st six months of illness and/or disability covered under University Sick Leave Entitlement Plan	1.179% of insured payroll	100%	Sun Life	Yes

LONG TERM DISABILITY - SALARY CONTINUATION

	BENEFITS AS % OF SALARY	WHAT IS ESCALATION CLAUSE	VOLUNTARY OR COMPULSORY PARTICIPATION	WHO IS ELIGIBLE?	WHEN BENEFIT?	WAITING PERIOD FOR PREMIUM	TOTAL PREMIUM	% OF PREMIUM PAID BY EMPLOYER	CARRIER	IS POLICY EXPERIENCE RATED?
	FACULTY: See Sick Leave Entitlement Policy. After 6 months; 75% of insurable earnings, less any other disability or retirement benefits; 80% of gross income all-source limitation.	Benefits increased annually according to CPI with a maximum annual increase of 2%	Voluntary	Limited Term Appointments	From date of appointment	Benefit entitlement no longer than two years after expiry of term appointment	.565% of insured payroll	100%	Sun Life	Yes
WATERLOO	60% of base salary to max. benefit of $4,000/mo. tax free or maximum of 85% pre-disability Net Income	Up to 5% per annum	Compulsory	All full-time faculty and senior staff	After 1st day of employment	180 days	1.36% X salary	Nil	ManuLife Financial	Yes
				All other full-time staff (inc. Union)	After 1st day of employment	90 days				
WESTERN	75% of salary up to maximum $5,000/month	3% per year	Compulsory	All full-time permanent members of faculty. Police Association; Engineers	1st day of appointment on full-time continuing basis	15 weeks	$1.42/$100 benefit	100%	Canada Life	Yes (5 years) Pooled after 5 years
	75% of salary up to maximum $5,000/month	6% per year	Compulsory	Professional/ Mgr.; UWOSA; CUPE; Food Services	1st day of appointment on full-time continuing basis	15 weeks	$1.58/$100 benefit	100%	Canada Life	Yes (5 years) Pooled after 5 years
WILFRID LAURIER	60% of first $15,000, 50% of excess ($5,000 maximum)	2% per annum	Compulsory for faculty Voluntary for others	All full-time faculty and staff, P.T. over 1250 hours per annum	Management and faculty - date of employment Admin. staff - first day of month following 3 months of employment	120 days	$1.65 per $100 of benefit	Nil	Manufacturers Life	Yes

LONG TERM DISABILITY - SALARY CONTINUATION

	BENEFITS AS % OF SALARY	WHAT IS ESCALATION CLAUSE	VOLUNTARY OR COMPULSORY PARTICIPATION	WHO IS ELIGIBLE?	WHEN BENEFIT?	WAITING PERIOD FOR PREMIUM	TOTAL PREMIUM	% OF PREMIUM PAID BY EMPLOYER	CARRIER	IS POLICY EXPERIENCE RATED?
WINDSOR	EXECUTIVES 80% of salary to a maximum of $10,000/month	Based on wages as raised each year for admin. & union	Compulsory	Full time faculty	30 days	105 days	EXECUTIVE $1.40/$100	100%	London Life	Yes
	*FACULTY & PROFESSIONAL LIBRARIANS 66 2/3% of 1st $1,800 month salary; 50% of next $3,600; 40% of next $2,500 Maximum benefit $4,000/month non taxable			Admin.	30 days		FACULTY $.72/$100	0%		
	*ADMINISTRATION 66 2/3% of salary to a maximum of $5,000/month non taxable						ADMIN $.64/$100	0%		
	CUPE 100 & 1001 50% of salary to maximum of $2,500/month				Union - end of probation		CUPE 100/1001 $1.05/$100	100%		
	*CUPE 1393, UPGWA 1958 & SEIU 210 (Technicians) 66 2/3% of salary to maximum of $2,500/month * non taxable All plans integrated with Canada Pension Plan						1393 TECH UNION $1.49/$100 UPGWA 1958 $1.60/$100 UNION 210 $1.41/$100 M.I.P.	0% 0% 100%		
YORK	85% of net	N/A	Compulsory	YUFA	Date of appointment	15 weeks	$.77/$100	Nil	London Life	Yes
	85% of net	N/A	Compulsory	P&M	"	15 weeks	$.97/$100	100%		
	60% of $500/month plus 50% of excess	N/A	Compulsory	YUSA	"	Greater of 90 days or end of sick credits	$.82/$100	100%		
				CUPE	"		$1.95/$100	100%		
				IUOE	"		$1.36/$100	100%		
				CUPE2	"		$1.36/$100	100%		

SICK LEAVE PROGRAM

	COVERAGE DAYS WEEKS MONTH	WHO IS ELIGIBLE	WHEN ELIGIBLE	FULL SALARY OR PERCENT	SELF-INSURED
BROCK	105 days (elimination period on LTD) per disability or illness Permanent part-time and seasonal staff are covered on a pro rata basis	Faculty and non unionized staff (full-time)	Upon appointment	Full salary	Yes
	1 1/2 days/month cumulative sick leave program Seasonal unionized staff are covered on a pro rata basis	Unionized staff (maintenance and housekeeping full-time)	Full salary until Sick Leave credits are exhausted or 180 days (elimination period for LTD)	For Sick Leave 100% LTD 75%	Sick Leave - Yes LTD - Manulife
CARLETON	ADMINISTRATIVE SUPPORT, TECHNICAL SUPPORT During the first year, 1.5 days for each month of service. Following one year of service, 6 months	All full-time and regular part-time staff	Date of appointment	Full salary for accumulated days - thereafter nil salary	Yes
	MANAGEMENT & FACULTY 6 months	All full-time and regular part-time staff	Date of appointment	Full salary	Yes
	TRADE GROUPS 1.5 days for each month of service	All full-time and regular part-time staff	Date of appointment	Full salary for accumulated days - thereafter nil salary	Yes
GUELPH	Unlimited to date of eligibility for disability insurance. Maximum 60 days	CUPE, Stationery Engineers, Food Services, Police - exempt	After 3 months employment	Full	Yes
	Cumulative Sick Days Accumulated as follows Less than 3 mos. employment More than 3 mos. employment More than 12 mos. employment More than 24 mos. employment More than 36 mos. employment More than 48 mos. employment	Staff Association	 3 days 10 days 24 days 36 days 48 days 60 days	 Full pay Full pay Full pay Full pay Full pay Full pay	Yes
	3 months sick pay	Faculty & Professional staff	Immediate	Full pay	Yes
LAKEHEAD	SUPPORT STAFF (NON-UNION): Cumulative sick leave plan whereby an employee accumulates 1.5 days per month of service, to a maximum of 120 days	All full-time non-union support staff	Accumulated rate of 1.5 days per month after probation retroactive to start date	Full salary	Yes
	SUPPORT STAFF (UNION): Cumulative Sick Leave plan whereby employee accumulates 1.5 days per month of service to a maximum of 120 days	Unionized office staff	Accumulated rate of 1.5 days per month after probation retroactive to start date	Full salary	Yes

SICK LEAVE PROGRAM

	COVERAGE DAYS WEEKS MONTH	WHO IS ELIGIBLE	WHEN ELIGIBLE	FULL SALARY OR PERCENT	SELF-INSURED
	FACULTY/SENIOR ADMINISTRATION: For extended period of sickness, 1 month for each year of service to a maximum of 4 months after which the LTD plan applies	Faculty and senior administrative personnel	Upon appointment	Full salary	Yes
LAURENTIAN	6 months	All full-time employees	On appointment	Full salary	Yes
MCMASTER	15 weeks increasing to 26 weeks after 10 years of service	Salaried support staff	On appointment	Full salary	Yes
	26 weeks	Certain professional management staff and all faculty	On appointment	Full salary	Yes
OCA	60 days per disability 1.5 days/month	Full time faculty & staff		66 2/3%	Yes
OISE	20 days per year (cumulative) Prorated for part-time	All full & part time support staff	Upon appointment	Full salary	Yes
	Interim LTD if necessary re: LTD waiting period of 90 days	All full & part time support staff	Upon appointment	60% of salary $3,000 maximum, 66 2/3%, $4,000 maximum for Professional Research Staff	Yes
	90 days	Faculty	Upon appointment	Full salary	Yes
OTTAWA	119 days	All regular employees with minimum 15 hours/week	No waiting period	100%	Yes
NIPISSING	26 weeks	Full-time administration	Upon appointment	75% allowed to top up to 100% with sick leave	No
	26 weeks	Full time faculty	Upon appointment	75% allowed to top up to 100% with sick leave	No
	26 weeks	Full-time support staff	After 3 months	75% allowed to top up to 100% with sick leave	No
QUEEN'S	6 months	All regular staff members	No waiting period	Full salary	Yes
RYERSON	66 working days	All regular and probationary, Administrative & Academic Support Staff and full-time faculty	Date of employment	Full salary	Yes
	66 working days	CUPE		100% days 1-22 75% days 23-66	

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SICK LEAVE PROGRAM

	COVERAGE DAYS WEEKS MONTH	WHO IS ELIGIBLE	WHEN ELIGIBLE	FULL SALARY OR PERCENT	SELF-INSURED
	7 working days 15 working days	half sessional full sessional			
TORONTO	15 weeks	All full-time and part-time appointed staff members	After 3 months completed service	100%	Yes
TRENT	**FACULTY** 6 months	All faculty	Date of appointment	Full salary	Yes
	STAFF i) 6 months	Regular or recurring staff who work 17.5 hours or more per week	Date of appointment	Full salary	Yes
	ii) maximum 60 days	Regular or recurring staff who work less than 17.5 hours per week	One normal work day for each month of service to a maximum of 60 days		Yes
	CUEW Paid sick leave for those unable to perform duties due to illness or injury; medical certificate must be provided when requested. When extended absence anticipated, supervisor must be kept informed weekly.	Members of CUEW			Yes
WATERLOO	30 days + 1 day for every month worked to a maximum of 180 days	Staff except management, professional, specialized and senior technical	After 1st full day at work	Full salary	Yes
	180 days	Faculty, management, professional, specialized and senior technical	After 1st day of employment	Full salary	Yes
	Pro-rata	Regular part-time ongoing (50% or more annual commitment)	After 4 years continuous employment	Full salary	Yes
	UNION During probation period - 3 days until 75 days worked then 30 days + 1 day etc. (as per staff above)	All full-time employees		Full salary	Yes
WESTERN	15 weeks	Full-time continuing staff, faculty, CUPE, police association, engineers	1st day of employment	Full salary	Yes

SICK LEAVE PROGRAM					
	COVERAGE DAYS WEEKS MONTH	WHO IS ELIGIBLE	WHEN ELIGIBLE	FULL SALARY OR PERCENT	SELF-INSURED
WILFRID LAURIER	90 days	Full-time faculty	Date of employment	Full salary	Yes
	90 days	Executive professional staff, support staff	Date of employment	Full salary if accumulated; 2/3 if not accumulated to 90 days	Yes
	105 days	Maintenance staff	Accumulated rate of 1.5 days per month after probation retroactive to start date	Full credit and 2/3 salary to 105 days	Yes
WINDSOR	Short term - first 105 days	All full-time faculty and staff	30 days after hiring or end of probation period	100%	Yes
YORK	15 weeks	YUFA, P&M	Date of appointment	Full salary	Yes
	Accumulated at 1.5 days per month of service	YUSA, CUPE, IUOE, CUPE2	Accrued from appointment date for each full month of employment	Full salary	Yes

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SICK LEAVE PROGRAM (BENEFITS CONTINUANCE)				
			COST SHARING ARRANGEMENTS	
	ARE BENEFITS CONTINUED?	AS IF FULL SALARY?	EE	ER
BROCK	Yes	Yes	Same	Same
CARLETON	Yes	Yes	Nil	100%
GUELPH	Yes	Yes	Same	Same
LAKEHEAD	Yes	Yes	Same	Same
LAURENTIAN	Yes	Yes	Same	Same
MCMASTER	Yes	Yes	Same	Same
OCA	Yes	Yes	Same	Same
OISE	Yes	Yes	Same	Same
OTTAWA	Yes	Yes	Same	Same
NIPISSING	Yes, if employee pays their portion of premium	Yes	Same	Same
QUEEN'S	Yes	Yes	Same	Same
RYERSON	Yes	Yes	Same	Same
TORONTO	Yes	Yes	Same	Same
TRENT	Yes	Yes	Same	Same
WATERLOO	Yes	Yes	Same	Same
WESTERN	Yes	Yes	Same	Same
WILFRID LAURIER	Yes	Yes	Same	Same
WINDSOR	Yes	Yes	Same	Same
YORK	Yes	Yes	Unpaid sick leave: nil Paid sick leave: normal shared cost	100% (excluding Pension Plan) Normal shared cost

LONG TERM DISABILITY (BENEFIT CONTINUANCE)

	ARE BENEFITS CONTINUED?	AS IF FULL SALARY?	COST SHARING ARRANGEMENTS	
			EE	ER
BROCK	Yes	Yes	Same - deemed contribution	Same
CARLETON	Yes	Yes	Nil	100%
GUELPH	Yes	Yes	Pension - nil Life Insurance - nil after 6 months LTD - nil Dental - same Major Medical - same	Nil Nil - after 6 months Nil Same Same
LAKEHEAD	Yes	Yes	Same - no pension contribution	Same - no pensions contribution
LAURENTIAN	Yes, with the exception of the pension plan and for the following duration: CUPE, Local 1555 (Main. & Printing) - 18 months. All others - 24 months	Yes	Same except no pension contributions	Same except no pension contributions. ER accrues liability for years of service
	Continuation in the Extended Medical and Hospital Care coverage to the date disability ceases or normal retirement date	Yes	Same	Same
MCMASTER	Yes	Yes	Nil	100%
OCA	Yes	Yes	FACULTY: 100%	
			STAFF/UNION: 50%	50%
OISE	Yes	Yes	Nil	100%
OTTAWA	Yes	Yes	Nil 'for partial disability, prorated to period worked	100% (some are employer maintained, others are waived)
NIPISSING	Yes, if employee pays their portion of premium	Yes	Same	Same - EE and ER pension contributions
QUEEN'S	Yes	Yes	Same for medical plans - university pays life insurance and pension plan	Medical same, 100% life insurance & pension plan
RYERSON	Yes	Yes	Same	Same
TORONTO	Yes	Yes	Same - for medical plans. University pays full pension premiums on pension, group life insurance and LTD premiums are waived.	Same - for medical plans. University pays full premiums on pension & group life and LTD premiums are waived
TRENT	Yes	Yes	Nil	100%
WATERLOO	Yes	Yes	Same - no pension contributions	Same - EE & ER pension contributions

LONG TERM DISABILITY (BENEFIT CONTINUANCE)				
			COST SHARING ARRANGEMENTS	
	ARE BENEFITS CONTINUED?	AS IF FULL SALARY?	EE	ER
WESTERN	Yes	Yes	Nil - compulsory benefits Same - optional benefits	100% Same
WILFRID LAURIER	Yes	Yes	Same	Same
WINDSOR	Yes	Yes	Same	Same
YORK	Yes	Yes	Nil	100% including pension plan

LIFE INSURANCE

	AMOUNT OF LIFE INSURANCE AVAILABLE	VOLUNTARY OR COMPULSORY PARTICIPATION	WHO IS ELIGIBLE?	WHEN ELIGIBLE?	TOTAL PREMIUM ($.00/$1,000 PER MONTH)	% OF PREMIUM PAID BY EMPLOYER	CARRIER	IS POLICY EXPERIENCE RATED?
BROCK	FACULTY AND STAFF: 3 X earnings (rounded to next highest $1,000) to age 65 (maximum $150,000)	Compulsory	All full-time faculty and full-time, part-time and seasonal permanent staff	Upon appointment	$.155/1,000	100%	Manufacturers Life	First $60,000 of each claim - remainder pooled
	UNIONIZED STAFF: 2 X earnings (rounded to next highest $1,000) to age 65 (maximum 100,000)	Same	Full-staff and seasonal during period of employment	Upon appointment	Same	100%	Manufacturers Life	First $60,000 of each claim - remainder pooled
	ADDITIONAL BENEFIT: Units of $10,000 to a maximum of $300,000	Voluntary	All full-time faculty, full-time permanent staff, seasonal and unionized staff	Upon appointment	Dependent on age. Five year age bands range from $.26/mo/10,000 to $6.97/mo/10,000	Nil	Manufacturers Life	Fully pooled
CARLETON	BASIC BENEFIT 2 X salary rounded to next highest $1,000	Compulsory	All full time and part-time employees with continuing or term appointments	On appointment	$.25/1000	FACULTY First $8.11 of monthly premium ICTU 90% SUPPORT STAFF 80% ALL OTHERS 100%	Metropolitan Life	First $1000,000 on each claim - remainder pooled
	ADDITIONAL BENEFIT Units of $10,000 to maximum of $350,000 to normal retirement date - maximum of $100,000 on postponed retirement	Voluntary	All full time and part-time employees with continuing or term appointments	On appointment subject to satisfactory evidence of health	Dependent on age - 5 year age bands, ranges from $.45/mo/$10,000 to $9.50/mo/$10,000	Nil	Metropolitan Life	Pooled

LIFE INSURANCE

	AMOUNT OF LIFE INSURANCE AVAILABLE	VOLUNTARY OR COMPULSORY PARTICIPATION	WHO IS ELIGIBLE?	WHEN ELIGIBLE?	TOTAL PREMIUM ($.00/$1,000 PER MONTH)	% OF PREMIUM PAID BY EMPLOYER	CARRIER	IS POLICY EXPERIENCE RATED?
GUELPH	Option of a) either 2 b) 3 X annual salary c) survivor benefit plus 1 X salary	Compulsory	All regular faculty and staff	On appointment for full-time	$.234/$1,000	66.66% for full-timers	Sun Life	Yes
	1 X annual salary	Compulsory	Employees hired for more than 6 months, and part-timers working at least 35% of normal workload	On appointment	$.234/1,000	66.66% for temp full-time; pro rata for part time	Sun Life	Yes
LAKEHEAD	**FACULTY/SENIOR ADMINISTRATION:** Up to age 65, 3X Basic annual earnings, maximum $250,000	Compulsory	All full-time faculty and senior administration	On appointment	$.33/1,000	100%	Prudential	Yes
	SUPPORT STAFF: Up to age 65, 1.5X basic annual earnings, maximum $100,000	Compulsory	All full-time support staff	On appointment	$.33/1,000	100%	Prudential	Yes
LAURENTIAN	**CUPE, LOCAL 1555 (MAINTENANCE & PRINTING):** 4.5 X salary to next multiple of 1,000 - max. coverage of $75,000	Compulsory	All full-time employees	First day of month coincident with or next following date of appointment	$.30/1000	50%	Confederation Life	First $75,000 of each claim - remainder pooled
	ALL OTHER EMPLOYEES: 3 X salary to next multiple of 1,000 maximum coverage of $200,000	Compulsory	All full-time employees	First day of month coincident with or next following date of appointment	$.33/1,000	100% for LUSA; 50% for all other employees	Confederation Life	First 75,000 of each claim, remainder pooled
MCMASTER	175% of salary	Compulsory for all full-time and part-time employees	All permanent employees who are under age 65 at date of hiring	1st day of employment	$.11/$1,000	100%	Sun Life	Yes

LIFE INSURANCE

	AMOUNT OF LIFE INSURANCE AVAILABLE	VOLUNTARY OR COMPULSORY PARTICIPATION	WHO IS ELIGIBLE?	WHEN ELIGIBLE?	TOTAL PREMIUM ($.00/$1,000 PER MONTH)	% OF PREMIUM PAID BY EMPLOYER	CARRIER	IS POLICY EXPERIENCE RATED?
	25% to 500% of salary	Voluntary for all employees	All permanent employees who are under age 65 at date of hiring	Once application is approved	Age/Gender and Smoker/Non-Smoker ratio	Nil	Sun Life	No - fully insured
OCA	FACULTY & MANAGEMENT: 3X earnings to a maximum of $180,000	Compulsory	All	First of the month after hire	$.545/1,000	50% faculty; 100% management	Canada Life	
	UNIONIZED STAFF: 3X earnings to a maximum of $150,000	Compulsory	All	First of the month after hire	$.273/1,000	50%	Canada Life	
OISE	FACULTY: $25,000 basic free, option of 3X annual salary - maximum of $500,000	Compulsory (Basic)	All faculty wity 35% or more employment	Upon appointment	$.37/1,000	100% Basic free, 75% of 3X option	NALACO	No
	PROFESSIONAL: $50,000 basic free option 1, 2 or 3 X annual salary maximum $200,000	Compulsory (Basic)	All full & part-time with 25% or more employment	Upon appointment	$.37/1,000	100% Basic free, 75% option	NALACO	No
	GENERAL SUPPORT: $30,000 basic free option 1, 2 or 3 X annual salary maximum $150,000	Compulsory (Basic)	All full & part-time with 25% or more employment	Upon appointment	$.37/1,000	100% Basic free, 75% option	NALACO	No
	PROFESSIONAL RESEARCH STAFF: $75,000 basic free option 1, 2 or 3 X annual salary maximum $150,000	Compulsory (Basic)	All full & part-time with 25% or more employment	Upon appointment	$.37/1,000	100% Basic free, 50% option	NALACO	No
	MANAGEMENT: $25,000 basic free option 1, 2 or 3 X annual salary maximum $400,000	Compulsory (Basic)	All full & part-time with 25% or more employment	Upon appointment	$.37/1,000	100% Basic free, 75% option	NALACO	No

LIFE INSURANCE

	AMOUNT OF LIFE INSURANCE AVAILABLE	VOLUNTARY OR COMPULSORY PARTICIPATION	WHO IS ELIGIBLE?	WHEN ELIGIBLE?	TOTAL PREMIUM ($.00/$1,000 PER MONTH)	% OF PREMIUM PAID BY EMPLOYER	CARRIER	IS POLICY EXPERIENCE RATED?
OTTAWA	BASIC: Staff members with no spouse and/or dependents 150%; staff members with spouse and/or dependent 300%; Maximum of $175,000	Compulsory	All full-time staff minimum 15 hours/week	On appointment	$.358/1,000	Employer pays 100% of first $45,000	Metropolitan Life	Yes
	OPTIONAL: For staff up to $350,000; for spouse up to $350,000	Optional	All full-time staff minimum 15 hours/week	On appointment	As per age and sex categories. Smoker/non-smoker rates	Nil	Metropolitan Life	Yes
	OPTIONAL: For each child $5,000	Optional	All full-time staff minimum 15 hours/week	On appointment	$.42/month family	Nil	Metropolitan Life	Yes
	VOLUNTARY ACCIDENT	Optional	All full-time staff minimum 15 hours/week	On appointment	Single; $.725/25,000/mo. Family; $1.125/2,500/mo.	Nil	Ameri. Home	
	DEATH, DISMEMBERMENT LOSS OF SIGHT OR HEARING	Optional	All full-time staff minimum 15 hours/week					
NIPISSING	ADMINISTRATION: 2X annual salary maximum $250,000	Compulsory	Full-time administrators	Upon appointment	.33/$1,000	80%	London Life	No - pooled
	CONTRACT: $25,000	Voluntary	Contract employees > = 10 months at least 24hrs/wk	After 3 months continuous service	.33/$1,000	80%	London Life	No - pooled
	FACULTY: 2X annual salary maximum $125,000	Compulsory	Faculty	Upon appointment	.33/$1,000	80%	London Life	No - pooled
	SUPPORT STAFF: 2X annual salary maximum $125,000	Compulsory	Full-time support staff	After 3 months	.33/$1,000	80%	London Life	No - pooled

LIFE INSURANCE

	AMOUNT OF LIFE INSURANCE AVAILABLE	VOLUNTARY OR COMPULSORY PARTICIPATION	WHO IS ELIGIBLE?	WHEN ELIGIBLE?	TOTAL PREMIUM ($.00/$1,000 PER MONTH)	% OF PREMIUM PAID BY EMPLOYER	CARRIER	IS POLICY EXPERIENCE RATED?
QUEEN'S	**BASIC**: Group Life Insurance available to all full and part-time employees option of 1X, 2X, or 3X annual salary maximum $150,000	Voluntary	All full and part-time staff members	At hiring	$.31/1,000 per month	58%	Canada Life	Yes
	OPTIONAL: Units of $25,000 up to a maximum of $250,000	Optional	All full and part-time staff members	At hiring	As per age	Nil	Canada Life	No, fully pooled
RYERSON	2X annual salary rounded to the next thousand, 400,000 maximum amount	Compulsory	All full-time faculty, support staff, CUPE, and part-time employees with more than 12 months service	Date of appointment	.173/1000	100%	Sun Life	Fully pooled
	24X monthly salary rounded to the next thousand	Compulsory	All sessional instructors under age 65	Date of appointment	.173/1000	100%	Sun Life	Fully pooled
	All full-time faculty additional 2X annual salary rounded to the next thousand 400,000 maximum amount	Compulsory for all faculty commencing employment after January 1/75	All full-time faculty	Date of appointment	.296/1000	70%	Sun Life	Fully pooled
	Senior Management additional 2X annual salary rounded to next thousand 400,000 maximum amount	Compulsory	Senior Management	On date of appointment	.296/100	70%	Sun Life	Fully pooled

LIFE INSURANCE

	AMOUNT OF LIFE INSURANCE AVAILABLE	VOLUNTARY OR COMPULSORY PARTICIPATION	WHO IS ELIGIBLE?	WHEN ELIGIBLE?	TOTAL PREMIUM ($.00/$1,000 PER MONTH)	% OF PREMIUM PAID BY EMPLOYER	CARRIER	IS POLICY EXPERIENCE RATED?
TORONTO	Basic coverage of 1X annual salary free plus additional optional coverage of 1X annual salary or 2X annual salary, 3X annual salary (effective July 1/90 maximum insurable earnings will be $125,000)	Optional coverage voluntary. Basic coverage of 1X salary automatic	All full-time and part-time staff holding an appointment of 25% or more of full-time	On appointment or date application card signed whichever is the latter date	$.259/1,000	Basic coverage, 100% optional coverage 33.33%	Canada Life	Yes
TRENT	BASIC LIFE insurance equivalent to 1.5X annual salary for salaried faculty and staff. For hourly paid full time staff, amount of insurance is equal to 1.5X 2,000 X hourly rate. For part-time 1.5X 1,000 hours X hourly rate	Compulsory	Full-time and half-time faculty; full-time and half-time regular and recurring staff	Upon completion of 3 months employment for full-time and half-time hourly staff, from date of appointment for all others	$.252% of insured earnings	100%	Sun Life	Yes
	OPTIONAL LIFE INSURANCE 1,2,3 or 4 times salary		Same as for basic life	Same as for life	The monthly rates set out below are per $1,000 of coverage Smoker / Non-smoker Age — Male — Female — Male — Female -24 — $.10 — .04 — .05 — .02 25-34 — .11 — .05 — .05 — .03 35-39 — .12 — .07 — .06 — .04 40-44 — .17 — .11 — .09 — .06 45-49 — .30 — .18 — .15 — .11 50-54 — .57 — .30 — .28 — .18 55-59 — .97 — .48 — .48 — .29 60-64 — 1.40 — .77 — .70 — .46	Nil	Sun Life	Yes
WATERLOO	Options of 1,2,3,4,5 and 6 X salary available	1X salary compulsory Optional: spousal insurance up to $200,000 at age and smoking-related rates	All full time faculty and staff	On appointment	$.367/1000 (group rate applicable to 1,2,3 X)	100% of 1 X salary; 65% of 2 & 3 X salary; 4, 5 & 6 X salary paid by employee (age-related and smoking-related rates)	ManuLife Financial	Yes

LIFE INSURANCE

	AMOUNT OF LIFE INSURANCE AVAILABLE	VOLUNTARY OR COMPULSORY PARTICIPATION	WHO IS ELIGIBLE?	WHEN ELIGIBLE?	TOTAL PREMIUM ($.00/$1,000 PER MONTH)	% OF PREMIUM PAID BY EMPLOYER	CARRIER	IS POLICY EXPERIENCE RATED?
	Travel Accident	$100,000	Travel on business	On appointment		100%		
WESTERN	Basic 2X salary	Compulsory	All full-time permanent staff, faculty & union	1st day of appointment on a full-time basis	$.22/1,000	100% of first $25,000 of coverage. Employee pays full premium for amounts in excess of $25,000	London Life	Yes
	Additional 0.5, 1.5, 2X salary	Optional	All full-time permanent staff, faculty & union	1st day of appointment on a full-time basis	Cost/$1,000 Age Smoker Non-smoker < = 39 .097 .065 40-44 .173 .119 45-49 .292 .194 50-54 .475 .313 55-59 .788 .518 60-65 1.102 .734	Nil	London Life	Yes
	$500,000 maximum total amount (basic & optional amounts)							
	A.D. & D. $20,000 to $250,000 employee coverage, optional family coverage @ 50% spouse only or 40% spouse, 10% children or 20% children only	Voluntary	All regular full-time	1st day of appointment on a full-time basis	Employee $20,000 @.40/1,000 to $250,000 @ 5.00/1,000; Family $2,000 @ .60/1,000 $250,000 @ 7.50/1,000		Mutual of Omaha	Pooled
WILFRID LAURIER	Basic 1.5 X salary	Voluntary	All full-time faculty and staff, part-time staff over 1250 hours per annum	Date of employment	$.29/1000	100% of basic	Manufacturers Life	Yes
		Optional voluntary increments of $10,000 to maximum of $350,000	All full-time faculty and staff, part-time staff over 1250 hours per annum	Date of employment	Based on age/sex/smoker/non-smoker	0%	Manufacturers Life	Yes

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LIFE INSURANCE

	AMOUNT OF LIFE INSURANCE AVAILABLE	VOLUNTARY OR COMPULSORY PARTICIPATION	WHO IS ELIGIBLE?	WHEN ELIGIBLE?	TOTAL PREMIUM ($.00/$1,000 PER MONTH)	% OF PREMIUM PAID BY EMPLOYER	CARRIER	IS POLICY EXPERIENCE RATED?
		A.D. & D. Optional maximum $450,000	All full-time faculty and staff, part-time staff over 1250 hours per annum	Date of employment	$0.03/1000	0%	Manufacturers Life	Yes
WINDSOR	FACULTY/EXECUTIVES to age 65 - 3X annual salary maximum $200,000. No age reduction to age 65. Ages 65-67 - 1X annual salary maximum $55,000	Compulsory	Full-time faculty, administration, union	First day of month after date of hire	$.235/1000 incl. $.03/1000 for A.D. & D.	100% 100%	Maritime Life Citadel	Yes
	ADMINISTRATION to age 65 - 2X annual salary maximum $110,000. No age reduction. Age 65 $4,000 paid up insurance			First day of month after 30 days service		100%	Maritime Life Citadel	Yes
	UNIONS to age 65 - 2X wage. Age 65 $4,000 paid up life - completion of probation					100%	Maritime Life Citadel	Yes
	UNION to age 65. No age reduction. Age 65 $4,000 paid-up insurance. Local 1393, 210, 1001, 100, and 1958 2X annual salary			After the completion of probationary period	$.294/1000	100%		
YORK	3 X annual salary to July 1st coincident with or following age 65; 1 X annual salary July 1st following age 65	Compulsory	YUFA P&M YUSA CUPE IUOE CUPE2 POST DOCS	Date of appointment	.34/1000	100% 100% 50% 100% 100% 50% 100%	London Life	Yes

SURVIVOR BENEFIT (GROUP LIFE INSURANCE)

NOTE: Only Guelph, OCA, Toronto, Trent and Western currently have Survivor Benefit Plans

	AMOUNT OF BENEFIT	WHO IS ELIGIBLE?	WHEN ELIGIBLE?	TOTAL PREMIUM	% OF PREMIUM PAID BY EMPLOYER	CARRIER	WHEN INTRODUCED?
GUELPH	1 X salary plus 25% of salary to surviving spouse plus 5% of salary to each of up to 3 dependant children	All regular full-time employees with dependants	On appointment for full-timers	1 X SALARY $.20/$1000/month 25% SALARY TO SPOUSE $4.16/$100 monthly benefit per month	66.6% 66.6%	Sun Life	Sept. 1/1971
	1 X salary plus 25% to spouse			25% SALARY + 5% UP TO 3 $3.63/$100 monthly benefit per month	66.6%	Sun Life	Sept. 1/1971
	1 X salary plus 25% to dependant children only			25% SALARY TO CHILD $2.34/$100 monthly benefit per month	66.6%	Sun Life	Sept. 1/1971
	S/B insurable earnings maximum $180,000 per annum						
OCA	$2,000	All				Canada Life	
TORONTO	Basic coverage of 1 X annual salary free (125,000 maximum) PLUS SPOUSE & CHILDREN: 30% of annual salary to surviving spouse for lifetime or until remarriage (guaranteed for 10 years) plus 10% of annual salary for each dependant child under 21 (maximum of 2 children) SPOUSE ONLY: 30% of annual salary to surviving spouse for lifetime or until remarriage (guaranteed for 10 years) CHILDREN ONLY: 30% of annual salary to orphans until youngest child reaches age 21 or for the 10 year guaranteed period. OR optional 2X annual salary (inclusive of Basic non-contributory 1 X annual salary) Plus S.I.B. as described above. NOTE: escalation provision added to protect survivors from inflation of 7% or across-the-board economic increase (annually) whichever is the lesser. Maximum insurable salary on S.I.B. insurance $65,000.	All full-time and part-time staff holding an appointment of 25% or more or full-time with eligible dependants	On appointment or date of application card signed, whichever is the latter date	$.259/$1,000 of commuted value of insurance	Basic coverage 100% Survivor Income Benefit 33.33%	Canada Life	May 1, 1976

SURVIVOR BENEFIT (GROUP LIFE INSURANCE)

NOTE: Only Guelph, OCA, Toronto, Trent and Western currently have Survivor Benefit Plans

	AMOUNT OF BENEFIT	WHO IS ELIGIBLE?	WHEN ELIGIBLE?	TOTAL PREMIUM	% OF PREMIUM PAID BY EMPLOYER	CARRIER	WHEN INTRODUCED?
TRENT	**SPOUSE'S OPTION** 25% of insurable salary/wages at time of death per year paid in monthly instalments as long as a spouse lives **CHILDREN'S OPTION** 15% of insurable salary/wages at the time of death per year paid in monthly instalments until youngest unmarried dependant child is 23 or 25 if a student. If no spouse's option is elected, benefit is increased to 25%	Full-time and half-time faculty; full-time and half-time regular and recurring staff	On appointment or anytime subject to medical certification	1.249% of insured earnings (spouse only) 1.559% of insured earnings (spouse and children) .467% of insured earnings (children only)	Nil	Sun Life	July 1, 1969
WESTERN	Spouse - $40,000 each dependant $10,000	Voluntary participation, all full-time staff, faculty & union	On appointment or any time subject to medical certification	$6.31 per month	Nil	London Life	October 1, 1982

DENTAL INSURANCE

	PLAN COVERAGE	WHO IS ELIGIBLE?	WHEN ELIGIBLE?	VOLUNTARY OR COMPULSORY PARTICIPATION	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	CARRIER	IS POLICY EXPERIENCE RATED?	ODA SCHEDULE
BROCK	Similar to Blue Cross #9. Major restorative 50/50 co-insurance. No deductible $1,000 maximum per year. Endodontic & periodontic 50/50 co-insurance, no deductible, no maximum	Full-time faculty and staff	Upon appointment	Compulsory	Nil **NOTE:** Premiums are approximations on "cost-plus" basis	$22.00 S $60.00 F	Blue Cross	Yes	Faculty & Staff 1992
	Similar to Blue Cross #9. 100 E & P, Dentures at 50:50 Permanent part-time staff and seasonal staff are covered on pro-rata basis closest to 40%, 60% or 80% reimbursement of paid claims	Full-time union staff	Upon appointment	Compulsory	Nil	Same	Blue Cross	Yes	CUPE 1992 effective 1 May 1992
CARLETON	Equivalent Blue Cross #9	CUPE 910, ICTU	Date of appointment	Compulsory	Nil	$15.50 S $47.25 F	Blue Cross	Yes	1993
	As above plus crowns, bridges and orthodontics	CUPE 2424 & Admin/Tech. Exempt Academic Union Management	Date of appointment	Compulsory	Nil	$22.45 S $70.56 F	Blue Cross	Yes	1993
	As above plus crowns & bridges	CGA	Date of appointment	Compulsory	$5.19 S $14.85 F	$15.56 S $44.54 F	Blue Cross	Yes	1991
GUELPH	**PREVENTATIVE MAINTENANCE PROGRAM** plus periodontics and endodontics @ 100% $2000 cal. year. max. **MAJOR RESTORATIVE:** crowns bridges, dentures @ 67% $2000 cal. year. max. **ORTHODONTICS:** 67% co-insurance, lifetime max. $2000	All full-time regular employees	Immediate	Compulsory	$5.50 S $18.95 F	$22.00 S $75.80 F	Mutual Life Assurance	Yes	1992
		All temporary hired for more than 6 months and part-timers working at least 51% of normal workload	Waiting periods	Voluntary	Same or pro rata	Same or pro rata			
LAKEHEAD	Comparable to Blue Cross #9	All full-time employees	Upon appointment	Compulsory unless covered by spouse	Nil	$23.15 S $51.66 F	Prudential	Yes	1993

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DENTAL INSURANCE

	PLAN COVERAGE	WHO IS ELIGIBLE?	WHEN ELIGIBLE?	VOLUNTARY OR COMPULSORY PARTICIPATION	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	CARRIER	IS POLICY EXPERIENCE RATED?	ODA SCHEDULE
	Crowns & bridges maximum $1,500/calendar year	Faculty, senior administration, technicians, middle management	Upon appointment	Compulsory unless covered by spouse	$4.19 S $10.56 F	$4.19 S $10.56 F	Prudential	Yes	1993
LAURENTIAN	ALL EMPLOYEES (EXCEPT FACULTY & ADMINISTRATION) Oral examination, Prophylaxis - once every 6 months. Bite wing x-rays, extractions and simple alveolectomy. Surgical extraction of impacted teeth. Surgical removal of tumours, cysts, neoplasms. Amalgam, silicate, acrylic and composite fillings. General Anaesthetic required in relation to dental surgery. Plan now includes endodontics, periodontics and adjunctive periodontal services.	Full-time employees	1st day of month coincident with or next following date of employment	Voluntary	$8.05 S $27.16 F	$8.05 S $27.16 F	Confederation Life	Yes	1991
	FACULTY & ADMINISTRATION: Aforementioned benefits plus major restorative and orthodontia				$12.58 S $36.73 F	$12.58 S $36.73 F			
MCMASTER	ODA Prepared Plan "A" and "B" established in 1982 expanded July 1, 1990: coverage for major restorative and orthodontic services of up to 50% of the 1992 ODA fees, and up to $2,000 per calendar year	Faculty and staff who work on a half-time or better basis. If contractually limited must be of more than on 1 year	First day of employment	Compulsory unless covered by spouse	Nil	$20.05 S $64.10 F	Sun Life	Self-insured	Basic Plan updated July 1 to previous year's schedule. Major rest. & ortho. coverage 1992 ODA subject to agreement and plan's ability to pay
OCA	Major restorative 80/20 coinsurance max. annual $2,000	All full time & part-time		Voluntary	Prorated	$32.60 S $74.81 F	Canada Life	Yes	

DENTAL INSURANCE

	PLAN COVERAGE	WHO IS ELIGIBLE?	WHEN ELIGIBLE?	VOLUNTARY OR COMPULSORY PARTICIPATION	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	CARRIER	IS POLICY EXPERIENCE RATED?	ODA SCHEDULE
OISE	Basic dental work every 6 months (inc. surgical & non-surgical periodontal work). Also includes crowns, bridges & dentures with a nil deductible and an 100% co-insurance factor with no open space limitations. Also includes Orthodontia with a 50% co-insurance factor. MAXIMA: RESTORATIVE: FACULTY $1,500/year PROFESSIONAL STAFF: $2,000/year SUPPORT STAFF: $1,300/year PROFESSIONAL RESEARCH: $1,300/year MANAGEMENT: $1,500/year ORTHODONTIA: FACULTY: $1,500 lifetime PROFESSIONAL STAFF: $4,000 lifetime SUPPORT STAFF: $1,500 lifetime PROFESSIONAL STAFF: $3,000 lifetime MANAGEMENT: $3,000 lifetime	All full & part-time with over 25% appointment. Faculty over 35% appointment	Upon appointment	Compulsory	Nil	PROFESSIONAL: $37.67 S $111.59 F GENERAL SUPPORT: $41.80 S $105.00 F FACULTY: $31.85 S $77.09 F PROFESSIONAL RESEARCH STAFF: $32.45 S $95.60 F MANAGEMENT: $35.55 S $114.22 F	Green Shield	Yes	Annual
	CUEW $150 maximum/year	All members	Upon appointment		Nil	Nil	Self insured		
OTTAWA	BASIC PLAN: Basic & Preventative	All full-time staff minimum 15 hr/wk	Upon appointment	Compulsory		$10.38 S $31.54 F	Metropolitan Life	Yes	1992
	OPTIONAL: Major restorative & orthodontic	All full-time staff minimum 15 hr/wk	Upon appointment	Voluntary		$5.99 S $20.31 F	Metropolitan Life	Yes	1992
NIPISSING	ADMINISTRATION: Necessary services, not exceeding charges in fee schedule, by licensed dentist. 100% of basic services. 50% of restorative and orthodontic services	Full-time administrators	Upon appointment	Voluntary	$5.17 S $12.96 F	$20.70 S $51.05 F	London Life	Yes	1992
	CONTRACTS: Necessary services, not exceeding charges in fee schedule, by licensed dentist. 100% of basic services. 50% of restorative and orthodontic services.	Contract Employees > = 10 Months at least 24 hrs/wk	After 3 months	Voluntary	$5.17 S $12.96 F	$20.70 S $51.05 F	London Life	Yes	1992

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DENTAL INSURANCE

	PLAN COVERAGE	WHO IS ELIGIBLE?	WHEN ELIGIBLE?	VOLUNTARY OR COMPULSORY PARTICIPATION	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	CARRIER	IS POLICY EXPERIENCE RATED?	ODA SCHEDULE
	FACULTY: Necessary services, not exceeding charges in fee schedule, by licensed dentist. 100% of basic services. 50% of restorative and orthodontic services.	Full-time faculty	Upon appointment	Voluntary	$5.17 S $12.96 F	$20.70 S $51.05 F	London Life	Yes	1992
	SUPPORT SERVICES: Necessary services, not exceeding charges in fee schedule, by licensed dentist. 100% of basic services. 50% of restorative and orthodontic services	Full-time support staff	After 3 months	Voluntary	$5.17 S $12.96 F	$20.70 S $51.05 F	London Life	Yes	1992
QUEEN'S	Oral exams, dental x-rays, scaling and polishing, fluoride treatment and oral hygiene instructions, space maintainers for children under 13, sealants for children (ages 6-16), fillings, retentive pins and cement restorations, crowns for children under 13, extractions, anaesthesia and sedative dressings, endodontic & periodontal services, repairs, relining and rebasing dentures.	All staff and faculty	Upon appointment	Compulsory	NON UNION STAFF & FACULTY: $4.12 S $10.98 F CUPE LOCALS: $4.27 S $11.46 F	NON UNION STAFF & FACULTY: $12.36 S $32.95 F CUPE LOCALS: $12.79 S $34.39 F	Canada Life	Yes	1992
RYERSON	100% Basic Care, 65% Major Care and 50% Orthodontic treatment	All full-time employees after 1/9/74	On date of appointment	Compulsory unless covered by spouse	Nil	ASO	Sun Life	Yes	Current year
	Union staff - OPSEU - 100% basic care, 65% Major & 50% Orthodontic	All full-time employees after 1/9/74	On date of appointment	Compulsory unless covered by spouse	Nil	ASO	Sun Life	Yes	Current year
	Basic Services 100% Endodontic and Periodontic services 80% Major services 50%, Orthodontic 50%	Sessional Instructors	On date of appointment	Compulsory unless covered by spouse	Nil	ASO	Sun Life	Yes	Current year
TORONTO	Blue Cross Dental Plan #9. Dependents coverage to include unmarried children between 21-25 who are in full-time attendance at an institution of learning. Effective August 1/89: added Riders 2 & 4	All full time and part-time staff holding an appointment of 25% or more of full-time	1st day of month following date of appointment	Compulsory for all full-time staff and voluntary for part-time staff on initial enrolment	$8.56 S $19.15 F	$34.26 S $76.58 F	Blue Cross	Yes	'93 (eff. Sept 1/93) 1994 (eff. Jan 1/94)

DENTAL INSURANCE

	PLAN COVERAGE	WHO IS ELIGIBLE?	WHEN ELIGIBLE?	VOLUNTARY OR COMPULSORY PARTICIPATION	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	CARRIER	IS POLICY EXPERIENCE RATED?	ODA SCHEDULE
TRENT	Equivalent to Blue Cross Dental Plan #9	Full-time and half-time tenured and probationary faculty; faculty with limited term appointments	1st day of month following date of appointment and/or application	Voluntary	Nil	$19.81 S $42.73 F	Sun Life	Yes	1992
	Equivalent to Blue Cross Dental Plan #9 PLUS: Orthodontia: $2,000 maximum, 50% of costs paid for by Sun Life	Full-time and half-time regular and recurring staff including employees in OPSEU and non-union group	As above plus, 3 months waiting period for eligible hourly-paid staff	Voluntary	Nil	$21.07 S $51.16 F	Sun Life	Yes	1993 (eff. Jan 1/94)
WATERLOO	80% of basic dental expenses, 50% of major dental & orthodontic expenses Maxima basic $1,305 p.a./person, major restorative $1,965 p.a./person, orthodontic $1,965 lifetime max./person	All full-time faculty and staff	After 1st day of employment	Compulsory	Nil	$17.22 S $51.74 F	ManuLife Financial	Yes	Effective January 1, 1993 the 1991 schedule
	40% of basic dental expenses 25% of major dental and orthodontic expenses. Maxima same as above	Regular part-time faculty and staff	After 1st day of employment	Compulsory	Nil	$8.60 S $25.88 F	ManuLife Financial	Yes	Effective January 1, 1993 the 1991 schedule
WESTERN	100% of basic dental expenses, 80% of major dental expenses	Regular full-time faculty	1st day of employment	Compulsory	Nil	$30.71 S $81.50 F	Mutual Life Assurance Co.	Yes ASO	Current
	100% of basic dental expenses, and major dental expenses	Regular full-time admin. staff (UWOSA)	1st day of employment	Compulsory (unless covered by spouse)	Nil	$24.85 S $66.39 F	Mutual Life Assurance Co.	Yes ASO	Current
	100% basic 80% major	CUPE - Physical Plant	1st day of employment	Compulsory (unless covered by spouse)	Nil	$23.43 S $62.63 F	Mutual Life Assurance Co.	Yes ASO	Current

DENTAL INSURANCE

	PLAN COVERAGE	WHO IS ELIGIBLE?	WHEN ELIGIBLE?	VOLUNTARY OR COMPULSORY PARTICIPATION	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	CARRIER	IS POLICY EXPERIENCE RATED?	ODA SCHEDULE
	100% basic 80% major	CUPE - Food Services	1st day of employment	Compulsory (unless covered by spouse)	Nil	$23.43 S $62.63 F	Mutual Life Assurance Co.	Yes ASO	Current
	100% basic 80% major	Police Association	1st day of employment	Compulsory (unless covered by spouse)	Nil	$23.43 S $62.63 F	Mutual Life Assurance Co.	Yes ASO	Current
WILFRID LAURIER	Equivalent to Blue Cross #9	All full-time faculty and staff, part-time in excess of 1250 hours per annum	1st of month following date of employment	Voluntary	Nil	$20.67 S $63.61 F	Allstate	Yes	1991 as of May 1/93
WINDSOR	GREEN SHIELD, PLAN 15	CUPE 1393	After probation period	Compulsory unless other coverage by spouse	Nil	$31.34 S $71.00 F	Green Shield	Yes	Current ODA
		CUPE 1001	After probation period	Compulsory unless other coverage by spouse	Nil	$26.99 S $62.78 F	Green Shield	Yes	Current ODA
		CUPE 100	After probation period	Compulsory unless other coverage by spouse	Nil	$29.90 S $67.77 F	Green Shield	Yes	Current ODA
		SEIU 210	After probation period	Compulsory unless other coverage by spouse	Nil	$23.35 S $54.47 F	Green Shield	Yes	Current ODA
	GREEN SHIELD, PLAN 6E	Administration	30 days	Compulsory unless other coverage by spouse	Nil	$35.78 S $82.73 F	Green Shield	Yes	Current ODA
		Executive	30 days	Compulsory unless other coverage by spouse	Nil	$42.80 S $98.24 F	Green Shield	Yes	Current ODA

DENTAL INSURANCE

	PLAN COVERAGE	WHO IS ELIGIBLE?	WHEN ELIGIBLE?	VOLUNTARY OR COMPULSORY PARTICIPATION	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	CARRIER	IS POLICY EXPERIENCE RATED?	ODA SCHEDULE
	GREEN SHIELD, PLAN 35	Faculty	30 days	Compulsory unless other coverage by spouse	Nil	$27.73 S $62.45 F	Green Shield	Yes	Current ODA
		Librarians		Compulsory unless other coverage by spouse	Nil	$25.85 S $58.22 F	Green Shield	Yes	Current ODA
	GREEN SHIELD, PLAN 15	UPGWA	After probation	Compulsory unless other coverage by spouse	Nil	$35.97 S $81.54 F	Green Shield	Yes	One year ODA lag
YORK	100% Basic, no max.; 70% Prosthodontics no max.; 70% Major Restorative $2,400/year; 70% Orthodontic $2,400/lifetime	P&M	Date of appointment	Voluntary	Nil	$29.25 S $92.59 F	Lonlife Financial Services	Yes ASO Plan	1993/94
	100% Basic, no max.; 85% Prosthodontics, no max; 85% Major Restorative $3,000/year; 75% Orthodontic $5,000/lifetime	YUFA	Date of appointment	Voluntary	Nil	$35.16 S $113.99 F	Lonlife Financial Services	Yes ASO Plan	1993/94
	100% Basic, no max. 50% Prosthodontic no max.; 50% Major Restorative $2,400/year; 50% Orthodontic $2,400/lifetime	YUSA	Date of appointment	Voluntary	Nil	$28.10 S $78.76 F	Lonlife Financial Services	Yes ASO Plan	1993/94
	100% Basic only, $1,500/year	CUPE	Date of appointment	Voluntary	Nil	$22.41 S $65.37 F	Lonlife Financial Services	Yes ASO Plan	1993/94
	Basic only, $1,000/year	IUOE	Date of appointment	Voluntary	Nil	$26.09 S $69.62 F	Lonlife Financial Services	Yes ASO Plan	1993/94
	Basic only, $1,000/year	CUPE2	Date of appointment	Voluntary	Nil	$19.90 S $52.95 F	Lonlife Financial Services	Yes ASO Plan	1993/94

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POST-RETIREMENT BENEFITS

	LIFE INSURANCE COVERAGE	COST TO RETIREES	MAJOR MEDICAL	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	OTHER BENEFITS
BROCK	Paid-up 10 years service $1,000 1-15 years service $2,000 15-20 years service $3,000 20-25 years service $4,000 25 years service $5,000 Policy is purchased at retirement with volume related to years of service. Applies to non-unionized full-time faculty and staff	Nil	N/A	Nil		N/A
CARLETON	Nil	N/A	Yes* * Provided on retirement of staff member i) if age 55 or over; ii) has 5 or more years service; iii) is a member of the Plan	Nil	Academics $21.22 S CUPE 910 $72.75 F Admin/Mgmt $22.71 S Executives $77.03 F Others $18.39 S $64.50 F	**DENTAL PLAN:** Faculty Union only coverage continues. University pays 100% of premiums. $22.45 S $70.56 F **ATHLETIC FACILITIES:** Free use
GUELPH	CUPE $1,000 paid up policy. All others - Nil	Nil N/A	Can continue on optional basis paying a % of premiums	$15.05 S $35.87 F	$35.13 S $83.69 F	**DENTAL:** Can continue on optional basis $12.71 S $38.95 F No orthodontics
LAKEHEAD	Nil	N/A	Faculty can continue on an optional basis with member paying 100% of premium	$32.58 S $65.16 F	Nil	Basic dental - faculty can continue on optional basis paying 100% of premium $26.10 S $52.20 F No orthodontics
LAURENTIAN						Free tuition

POST-RETIREMENT BENEFITS

	LIFE INSURANCE COVERAGE	COST TO RETIREES	MAJOR MEDICAL	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	OTHER BENEFITS
MCMASTER	$5,000 paid up policy	Nil	Yes	Nil	$41.15	Free limited parking. Free use of athletic facilities. Discount at bookstore. Dental plan (employer paid). $28.05 S $64.10 F
OCA	None					
OISE	**SUPPORT STAFF:** Nil	Nil	Same as active employees except that lifetime maximum reduced to $10,000 (other maximum coverages reduced)	**MANAGEMENT PROFESSIONAL & SUPPORT STAFF:** $12.47 S $24.27 C $31.98 F **PROFESSIONAL RESEARCH STAFF:** $10.80 S $20.23 C $30.50 F	**MANAGEMENT PROFESSIONAL & SUPPORT STAFF:** $12.47 S $24.27 C $31.98 F **PROFESSIONAL RESEARCH STAFF:** $10.80 S $20.23 C $30.50 F	Dental benefits 50% shared cost
	FACULTY: $25,000	Employer $1.331 $1.000 Retiree $1.331 $1.000	Same as active employees except that lifetime maximum reduced to $10,000 (other maximum coverages reduced)	$13.79 S $28.04 C $35.87 F	$13.79 S $28.04 C $35.87 F	Dental benefits same as active employees

POST-RETIREMENT BENEFITS

	LIFE INSURANCE COVERAGE	COST TO RETIREES	MAJOR MEDICAL	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	OTHER BENEFITS
OTTAWA	1. Retired Staff members insured before May 1, 1971; 50% of annual earnings 2. Retired staff members insured after May 1, 1971; 2 1/2% for each year of service (max. 20) minimum benefits $2,000 3. Retired staff members insured after July 1, 1976 - less than 10 years service $2,000 - 10 or more years service: 10% of final salary with minimum of $2,000 and maximum of $5,000 coverage	Nil	a) Available from age 55 with OMRO program b) Faculty members retiring before normal age of retirement (65) continue the supplementary health insurance with the University	a) As per OMRO schedule b) $20.55 S $53.65 F		a) Existing retirees - semi-private accommodation plan (optional) $8.46 S $16.05 F Private room coverage (optional) $11.95 S $26.13 F b) Retirees since July 1, 1991 - Eligible to "Ontario Municipalities Retiree Organization Program"
NIPISSING	RETIREES PRE-JULY 1/87: $50,000	Nil	No	0	0	N/A
	RETIREES ON OR AFTER JULY 1/87: 2X salary, maximum $125,000	Nil	Up to age 65	0	$15.28 S $36.70 F	Yes - same as active employee groups until age 65
QUEEN'S	BASIC: 100% of final salary at 65 reducing by 20% per year to 10% at 70 with a $3,000 minimum OPTIONAL: N/A	Nil	Yes 80% of eligible charges covered	$4.87 S $17.27 F	$11.36 S $40.31 F	Semi-private hospital coverage $7.78 S $20.20 F
RYERSON	N/A	N/A	Yes - Semi-private and limited supplemental health benefits	$18.85 S $37.86 F	Nil	DENTAL INSURANCE $2,000 maximum per calendar year - basic services 90% of expenses on current fee guide - major service 50% of expenses on current fee guide $23.97 S $51.79 F

POST-RETIREMENT BENEFITS						
	LIFE INSURANCE COVERAGE	COST TO RETIREES	MAJOR MEDICAL	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	OTHER BENEFITS
TORONTO	N/A	N/A	Blue Cross Extended Health Care	$14.49 S $41.56 F	$43.47 S $124.67 F	Blue Cross Semi-private employee/er premium $6.73 S $20.17 $13.41 F $40.21 Blue Cross Dental Plan #9 employee premium $6.19 S $13.83 F Employer Premium $24.74 S $55.34 F
TRENT	No post-retirement benefits					
WATERLOO	An amount equal to the lesser of: 25% of the amount for which employee was insured immediately prior to retirement or, 37 1/2 of employees final salary but not less than $2,000. Effective January 1, 1997, post-retirement life will reduce to $2,500 (adjusted by COLA's from January 1, 1987)	None	Sickness and accident	None	$19.74 S $63.44 F	

POST-RETIREMENT BENEFITS

	LIFE INSURANCE COVERAGE	COST TO RETIREES	MAJOR MEDICAL	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	OTHER BENEFITS
WESTERN	Paid-up policy equal to 50% of amount of basic insurance in effect at time of retirement, with the maximum policy being $15,000	Nil	Yes	None	Single premium at retirement	Supplementary health & visioncare continue for all groups Dental benefits continued for faculty, PMA, UWOSA Engineers and CUPE-Physical Plant **DENTAL:** Faculty $21.42 S $42.85 F UWOSA $18.33 S $36.65 F All others $16.37 S $32.74 F **SUPPLEMENTARY HEALTH & VISIONCARE:** Faculty $35.81 S $71.62 F Engineers $27.40 S $54.80 F All Others $28.83 S $57.66 F
WILFRID LAURIER	Nil	N/A	Yes plus dental	None	$42.83 S $133.06 F	Dental Plan - same as current employees' Major Medical - $10,000 lifetime maximum
WINDSOR	Paid-up Life Executive, Non-Union Admin., Admin. Clerical, Campus Police, Technical: $3,000 at age 65; Stationary Engineers: $4,000 at 65; Custodians: $5,000 at 65	Nil			Single premium about $800	

POST-RETIREMENT BENEFITS

	LIFE INSURANCE COVERAGE	COST TO RETIREES	MAJOR MEDICAL	MONTHLY EMPLOYEE PREMIUM	MONTHLY EMPLOYER PREMIUM	OTHER BENEFITS
			FACULTY RETIREES: one of three options: 1) Drug S $80.47 $172.42 F Dental S $14.85 $33.32 F Semi-private S $14.73 $36.90 F Medex S $3.61 $6.89 F 2) Drug Semi-private Medex 3) Dental Semi-Private Medex	Faculty retiree pays full cost except $14.85 Dental EE/ER	Dental EE/ER $14.85	
			OTHER RETIREES: Drug S $16.62 $33.22 F Dental S $25.35 $50.71 F Medex S $3.61 $6.89 F Vision S $3.33 $6.61 F (80/24months)	Other retirees pay full cost except Drug EE/ER	Drug EE/ER	
YORK	P&M YUFA YUSA Same benefits as for active employees for CUPE, IUOE and CUPE2 employees retiring under the special Early Retirement Programme. Effective from retirement to end of month following 65th birthday.	Nil	Yes - 80% paid after deductible $25.00 S $50.00 F	Nil	To be determined	Private room 100% Basic Dental 50% Prosthodontic 50% Restorative Annual maximum: $700.00/person

VACATION ENTITLEMENT

BROCK

LIBRARIANS
4 weeks upon appointment (pro-rated in 1st year)
5 weeks in 20th calendar year

FACULTY
1 month

SUPPORT STAFF
1 year - 1 day/month maximum 10 days
2 years - 2 weeks
3 years - 3 weeks
10 years - 4 weeks
20 years - 5 weeks

MAINTENANCE/HOUSEKEEPING
Up to 3 years - 2 weeks
After 3 years - 3 weeks
After 9 years - 4 weeks
After 17 years - 5 weeks
After 30 years - 6 weeks

ADMINISTRATION/PROFESSIONAL

1-2 years	- 3 weeks
3-19 years	- 4 weeks
20 years +	- 5 weeks

CARLETON

NON-UNION SUPPORT STAFF

1-4 years	- 15 days/year
5 years	- 16 days/year
6 years	- 17 days/year
7 years	- 18 days/year
8 years	- 19 days/year
9 years	- 20 days/year
10 years	- 21 days/year
14 years	- 22 days/year
15 years	- 23 days/year
16 years	- 24 days/year
17 years	- 25 days/year

NOTE: On an employee's 25th anniversary date, he/she shall be granted an additional 10 working days with pay leave that year only. Note applies to both Non-Union support staff and Managerial/Professional

CUPE 2424
As above

CUPE 910

1-5 years	- 15 days/year
6 years	- 17 days/year
7 years	- 18 days/year
8 years	- 19 days/year
9 years	- 20 days/year
10 years	- 21 days/year
15 years	- 23 days/year
18 years	- 25 days/year

NON-ACADEMIC UNIONS
Varies between agreements - similar to non-union support staff.

CGA

1-5 years	- 120 hours/year
6 years	- 128 hours/year
7 years	- 136 hours/year
8 years	- 144 hours/year
9 years	- 152 hours/year
10 years	- 160 hours/year
15 years	- 176 hours/year
18 years	- 200 hours/year

FACULTY
One month

ICTU

1-5 years	- 120 hours/year
6 years	- 128 hours/year
7 years	- 136 hours/year
8 years	- 144 hours/year
9 years	- 152 hours/year
10 years	- 160 hours/year
11 years	- 168 hours/year
15 years	- 176 hours/year
16 years	- 184 hours/year
17 years	- 192 hours/year
18 years	- 200 hours/year

MANAGERS/PROFESSIONAL STAFF
22 days/year from date of appointment
25 days/year after 14 years

GUELPH

CUPE/UPA/UGFSEA

1 years	- 10 days/year
2 years	- 15 days/year
7 years	- 16 days/year
8 years	- 18 days/year
9 years	- 20 days/year
12 years	- 21 days/year
14 years	- 22 days/year
16 years	- 23 days/year
17 years	- 25 days/year
28 years	- 30 days/year

FACULTY

1-12 years	- 22 days
13-20 years	- 25 days
21 + years	- 30 days

UGSA

1-2 years	- 10 days/year
3-4 years	- 15 days/year
5-6 years	- 16 days/year
7 years	- 17 days/year
8 years	- 18 days/year
9-11 years	- 20 days/year
12-13 years	- 21 days/year
14-15 years	- 22 days/year
16 years	- 23 days/year
17 years	- 25 days/year
28 + years	- 30 days/year

PROFESSIONAL/SUPERVISORY/ONA

1 year	- 15 days
2 years	- 22 days
16 years	- 25 days
25 + years	- 30 days

EXEMPT STAFF

1 year	- 10 days/year
2 years	- 15 days/year
5 years	- 16 days/year
6 years	- 17 days/year
7 years	- 18 days/year
8 years	- 20 days/year
12 years	- 21 days/year
14 years	- 22 days/year
16 years	- 23 days/year
17 years	- 25 days/year
28 + years	- 30 days/year

CUOE

1 year	- 10 days/year
2-7 years	- 15 days/year
8 years	- 16 days/year
9 years	- 17 days/year
10 years	- 18 days/year
11 years	- 19 days/year
12 years	- 20 days/year
13 years	- 21 days/year
14 years	- 22 days/year
17 years	- 25 days/year
28 + years	- 30 days/year

VACATION ENTITLEMENT

LAKEHEAD	**NON-UNION SUPPORT STAFF** Up to 8 years - 3 weeks After 8 years - 4 weeks After 17 years - 5 weeks	**OFFICE UNION, MAINTENANCE/HOUSEKEEPING, OPERATING ENGINEERS, GUARDS** Up to 3 years - 2 weeks After 3 years - 3 weeks After 8 years - 4 weeks After 17 years - 5 weeks	**FACULTY AND LIBRARIANS** After 1 year - 4 weeks After 17 years - 5 weeks	**SENIOR ADMINISTRATION** After 1 year - 4 weeks After 17 years - 5 weeks
LAURENTIAN	**FACULTY** One month or 23 working days. After 5 continuous years for each year of employment thereafter, the member will be entitled to an additional 2 days to a maximum entitlement of 33 working days.	**ADMINISTRATION** 3 weeks after 1 year to 4th grade of Stevenson Kellogg Ernst & Whinney Salary Scale, 4 weeks after 5 years. 4 weeks after 1 year from 5th grade of Stevenson Kellogg Ernst & Whinney Salary Scale. After 10 years of continuous service, 1 extra day every year of continuous service thereafter. Maximum vacation allowance 7 weeks.	**CUPE (OPERATIONS)** 1-9 years - 3 weeks at 6% of total earnings 10-14 years - 4 weeks at 8% of total earnings 15 years - 5 weeks at 10% of total earnings 20 years and over - 5 weeks at 10% of total earnings plus 3 days at average daily rate based on 25 days at 10% 25 years and over - 6 weeks at 12% of total earnings after 25 years of service, employees granted once only 2 day leave with pay	
	CUPE (MAINTENANCE & PRINTING) 1-4 years - 15 days 5 years - 16 days 6 years - 17 days 7 years - 18 days 8 years - 19 days 9-10 years - 20 days 11 years - 21 days 12 years - 22 days 13 years - 23 days 14 years - 24 days 15 years - 25 days 16-17 years - 26 days 18-19 years - 27 days 20-21 years - 28 days 22-23 years - 29 days 24-25 years - 30 days After 25 years of service, employees granted once only 2 day leave with pay 26 years + - 32 days	**LUSA** 1-4 years - 15 days 5 years - 16 days 6 years - 17 days 7 years - 18 days 8 years - 19 days 9-10 years - 20 days 11 years - 21 days 12 years - 22 days 13 years - 23 days 14 years - 24 days 15 years - 25 days 16-17 years - 26 days 18-19 years - 27 days After 20 years of service, employees granted once only 2 day leave with pay 20-21 years - 28 days 22-23 years - 29 days 24-25 years - 30 days After 25 years of service, employees granted once only 3 day leave with pay 26-27 years - 31 days 28-29 years - 32 days 33 years + - 33 days	**CANADIAN GUARDS ASSOCIATION** 1-4 years - 15 days 5 years - 16 days 6 years - 17 days 7 years - 18 days 8-9 years - 19 days 10 years - 20 days 11 years - 21 days 12 years - 22 days 13 years - 23 days 14 years - 24 days 15 years - 25 days 16-17 years - 26 days 18-19 years - 27 days 20-21 years - 28 days 22-23 years - 29 days 24-25 years - 30 days 26 years - 31 days	

VACATION ENTITLEMENT

MCMASTER	**CLERICAL/SECRETARIAL, TECHNICIANS, PROFESSIONAL/MANAGEMENT, NURSES AND RELATED POSITIONS, REACTOR OPERATORS AND LEAD HANDS, INSTRUCTIONAL ASSISTANTS, EQUIVALENT POSITION** <1 year* - 1.25 days 1-4 years - 15 days 4-18 years - 20 days 18-30 years - 25 days 30 + - 30 days *(express in working days per completed months of service)	**PROFESSIONAL MANAGEMENT, EQUIVALENT POSITIONS** <1 year* - 1.67 days 1-4 years - 20 days 4-18 years - 20 days 18-30 years - 25 days 30 + - 30 days *(express in working days per completed months of service)	**LIBRARIANS** <1 year* - 1.92 days 1-4 years - 23 days 4-18 years - 23 days 18-30 years - 25 days 30 + - 30 days *(express in working days per completed months of service)	**FACULTY** One month annually
OCA	**STAFF** after 1 year - 3 weeks after 8 years - 4 weeks after 16 years - 5 weeks			
OISE	**PROFESSIONAL, GENERAL SUPPORT AND PROFESSIONAL RESEARCH STAFF** (Full-time) Less than 10 months - 2 days for each full month 10 months - 3 years - 22 days 3 years and over - 25 days 15 years and over - 27 days	**FACULTY** One month annually	**PROJECT DIRECTORS** Five weeks annually	
OTTAWA	**STAFF MEMBERS WITH 381 HAY POINTS AND UP** 15 days after 12 months 20 days after 3 years 21 days after 14 years 22 days after 15 years 23 days after 16 years 24 days after 17 years 25 days after 18 years	**STAFF MEMBERS WITH 380 HAY POINTS AND LESS** 15 days after 12 months 16 days after 4 years 17 days after 5 years 18 days after 6 years 19 days after 7 years 20 days after 8 years 21 days after 14 years 22 days after 15 years 23 days after 16 years 24 days after 17 years 25 days after 18 years	**FACULTY** 1 month	**TRADES, GROUNDS, AND TRANSPORTATION** 12 months - 108 hours 6 years - 116 hours 7 years - 124 hours 8 years - 132 hours 9 years - 144 hours 10 years - 144 hours 16 years - 152 hours 17 years - 160 hours 18 years - 168 hours 19 years - 180 hours 20 years - 180 hours 26 years - 188 hours 27 years - 196 hours 28 years - 204 hours 29 years - 216 hours 30 years - 216 hours 31 years - 224 hours 32 years - 232 hours 33 years - 240 hours 34 years - 248 hours 35 years - 256 hours 36 years - 256 hours

VACATION ENTITLEMENT

NIPISSING	**UNIONIZED SUPPORT STAFF** 1 - 6 years - 15 days 7 - 14 years - 20 days 15 + years - 25 days	**ADMINISTRATIVE (EXEMPT STAFF)** 1 - 2 years - 22 days 3 - 4 years - 23 days 5 - 9 years - 25 days 10 years + - 30 days	**FACULTY** 1 month	**PLUS FLOATER DAYS** 1 - 3 years - 1 floater 3 + years - 2 floaters
QUEEN'S	Up to a year - 1 day/month maximum 10 days/year After 1 year - 15 days in that calendar year After 3-25 years - additional days for additional years of service reaching After 25 years - 30 days			
RYERSON	**CUPE AND SUPPORT STAFF** 1.25 days/month for 1-8 years service, 1.66 days/month for 9 years service or more, 2.08 days/month after 15 years service for support staff only.	**SENIOR AND ACADEMIC ADMINISTRATORS** 20 days	**FACULTY** Mode 1 - No less than 2 consecutive months and not more than 3 consecutive months in any 12 month period (including course preparation) Mode 2 - Five weeks	**LIBRARIANS/COUNSELLORS** 1.66 days/month, maximum 20 days
TORONTO	**ADMINISTRATIVE STAFF** 1-2 years - 15 days 6-7 years - 16 days 7-8 years - 17 days 8-9 years - 18 days 9-10 years - 19 dsys 10-11 years - 20 days 12-13 years - 21 days 14 years - 22 days 15 years + - 25 days	**FACULTY** One month after one year of service	**SENIOR ADMINISTRATIVE STAFF** 1-11 years - 20 days 12-13 years - 21 days 14 years - 22 days 15 years - 25 days	**LIBRARIANS** 1-5 years - 21 days 6-11 years - 23 days 12-13 years - 24 days 14-15 years - 25 days 16-17 years - 26 days 18 + - 27 days

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VACATION ENTITLEMENT

TRENT	**FULL-TIME AND PART-TIME STAFF COVERED BY TUSA AGREEMENT** < 1 year - 1 day/month to a maximum of 10 1 year - 10 days 2 years - 12 days 3-5 years - 15 days 6 years - 16 days 7 years - 17 days 8 years - 18 days 9-10 years - 20 days 11-12 years - 21 days 13-14 years - 22 days 15 years - 23 days 16 + - 25 days In the 25th year a member shall have a special "Quarter Century" vacation consisting of an extra five days for a total of 30 days vacation	**FACULTY** 20 working days	**CUEW** 4% vacation pay	**LIBRARIANS** < 10 years service - 22 working days > 10 years service - 25 working days
WATERLOO	**REGULAR FULL-TIME STAFF AND REGULAR HOURLY STAFF** 1-3 years - 15 days 4 years - 16 days 5 years - 17 days 6 years - 18 days 7 years - 19 days 8-9 years - 20 days 10-11 years - 21 days 12-13 years - 22 days 14-15 years - 23 days 16-17 years - 24 days 18 years - 25 days 19-21 years - 26 days 22-24 years - 27 days 25-26 years - 28 days 27-29 years - 29 days 30 years + - 30 days	**FACULTY** 1 month after 1 year 1 month and 1 week after 10 years or within 5 years of retirement.		

VACATION ENTITLEMENT

WESTERN	**ADMINISTRATIVE STAFF** Up to 2 years - 15 days After 2 years - 20 days After 20 years - 25 days	**CUPE - FOOD SERVICES** Up to 9 years - 15 days After 9 years - 20 days After 20 years or more - 25 days	**UNIVERSITY OF WESTERN ONTARIO POLICE ASSOCIATION** Up to 8 years - 15 days After 8 years - 20 days After 21 years or more - 25 days	**CUPE - PHYSICAL PLANT & THOMPSON ARENA** Up to 6 years - 15 days After 6 years - 20 days After 20 years - 25 days
	PROFESSIONAL MANAGERIAL STAFF Up to 4 years - 15 days After 4 years - 20 days After 20 years - 25 days After 26 years - 26 days After 27 years - 27 days After 28 years - 28 days After 29 years - 29 days After 30 years - 30 days	**CANADIAN UNION OF OPERATING ENGINEERS AND GENERAL WORKERS** Up to 2 years - 15 days After 2 years - 20 days After 20 years - 25 days		
WILFRID LAURIER	**SUPPORT STAFF** After 1 year - 13 days After 3 years - 15 days After 6 years - 17 days After 10 years - 20 days After 15 years - 22 days After 20 years - 25 days After 30 years - 27 days	**MAINTENANCE STAFF UNION** After 1 year - 13 days After 3 years - 15 days After 6 years - 17 days After 10 years - 20 days After 15 years - 22 days After 20 years - 25 days After 30 years - 27 days	**MANAGEMENT PROFESSIONALS AND FACULTY** After 1 year - 22 days After 20 years - 25 days After 30 years - 27 days	
WINDSOR	**ADMINISTRATION & UNION** 6 months-1 year - 5 days 1-3 years - 2 weeks 4-9 years - 3 weeks 10-18 years - 4 weeks 19 years + - 5 weeks + 1 day for each year over 19 years (maximum 30 days)	**FACULTY & LIBRARIANS** 4 weeks		
YORK	**CUPE, IUOE AND CUPE2*** During vacation credit years July 1 - June 30: 1st year - 2 weeks 2-7 years - 3 weeks 8-19 years - 4 weeks 20 years + - 5 weeks *Where an employee has attained the age of sixty (60) and where age plus service equals eighty (80), that employee shall be entitled to an extra week's vacation, once, prior to retirement.	**YUSA SUPPORT STAFF*** During anniversary years: 1st year - 2 weeks 2-7 years - 3 weeks 8-19 years - 4 weeks 20 years + - 5 weeks	**FACULTY** One month immediately	**P&M** During anniversary years: 1-2 years - 3 weeks 3-19 years - 4 weeks 20 years + - 5 weeks

SABBATICAL LEAVE POLICIES

	ELIGIBILITY REQUIREMENTS	APPLICATION REQUIREMENTS	UNIVERSITY CONTRIBUTIONS TO NORMAL SALARY	OTHER	MAXIMUM DIRECT REMUNERATION TO FACULTY MEMBER	SABBATICAL LEAVE GRANT REPORTED FOR INCOME TAX
BROCK	12 months leave after 6 years service or 6 months after 3 years. Tenure not required	Apply through Department Chair to Committee on Sabbaticals outlining research program - report to Dean upon return	80% for 12 months or 100% for 6 months after 6 years. 80% for 6 months after 3 years	Sabbatical leave is a privilege not a right. Not obligated to return	100% of salary	Yes
CARLETON	12 months leave after 6 years service or 6 months after 3 years to tenured faculty	Apply to Department Chair and Dean outlining purpose of leave - file report with Dean upon return	80% for 12 months; 70% for 6 months after 3 years	Sabbatical leave is a privilege not a right - obligated to return	150% of salary	Yes
GUELPH	Up to 12 months leave after 6 years of service. Tenure required	Apply to Department Chair outlining purpose of leave. File report upon return.	75-100% depending on length of leave. Maximum 100% from all sources.	Sabbatical leave a privilege not a right. Report required. Obligated to return.	100% of salary for paid leave up to 8 months.	Yes
LAKEHEAD	6 or 12 months after 6 years service. Tenure is required	Apply to Dean outlining purpose of leave. File report upon return	82.5% for 12 months 100% for 6 months	Sabbatical leave a privilege not a right. Obligated to return	100% of salary	Yes
LAURENTIAN	6 or 12 months after 6 years service. Tenure is required.	Apply to Dean/Director outlining study project. File report on return.	80-100% for 12 months (depending on years service): 100% for 6 months	Sabbatical leave conditional upon proposal being accepted	100% of salary	Yes
MCMASTER	6 or 12 months leave after 6 years service. Tenure not required	Apply to Dean outlining purpose of leave. File report with Dean upon return	85% for 12 months. 100% for 6 months	Sabbatical leave a privilege not a right. Obligated to return	115% of salary from all sources	Yes
	6 months leave after 2 years (must be tenured, full-time)	Must be approved by Dean, Dean of Graduate Studies and V.P. Academic	85% for 6 months or 92.5% for the salary year in which the leave occurs.	All leaves now termed research leaves	115% of salary from all sources	Yes
OCA	12 months after 6 years service	Department Chair & Sabbatical Committee	75% of annual salary	Must return to teach for 2 years	75%	No
OISE	6 months leave after 4 years service or 1 year after 8 years service; or a 6 month unit comprised of leave earned to date plus unpaid leave of absence	Apply to Department Chair outlining proposal for leave. File report with Director within 30 days of return.	100%	Obligated to return	100%	Yes

SABBATICAL LEAVE POLICIES

	ELIGIBILITY REQUIREMENTS	APPLICATION REQUIREMENTS	UNIVERSITY CONTRIBUTIONS TO NORMAL SALARY	OTHER	MAXIMUM DIRECT RENUMERATION TO FACULTY MEMBER	SABBATICAL LEAVE GRANT REPORTED FOR INCOME TAX
OTTAWA	6 months leave after 3 years or 12 months leave after 6 years service. Tenure is required	Apply to Teaching Personnel Committee outlining research program. File report with Dean upon return.	75% for 12 months (could go to 90% for deferred leaves); 100% for 6 months.	Sabbatical leave a privilege not a right. Not obligated to return.	100% subject to approval of his/her Dean	Yes
NIPISSING	Must be in 7th year and provide written outline of research intentions.	Written application to Dean. Dean passes on to the President.	80%	Sabbatical leave is a privilege not a right. Not obligated to return	80%	Yes
QUEEN'S	6 to 12 month leave after 6 years service. Tenure not required	Apply to Department Chair outlining nature of scholarly activity. File report upon return	75% maximum. 100% from all sources	Sabbatical leave a privilege not a right. Obligated to return	100%	Yes
RYERSON	6 or 12 month leave or less, following 6 years service	Apply to Department Chair 8 months prior to leave	60-90% for up to 12 months depending on years of service. Maximum 100% from all sources. If greater remuneration received entitlement from University will be reduced by 1/2 the excess	Expect to return to active employment at end of leave. Renewal of leave may be granted by mutual agreement	100% of salary	Yes
TORONTO	6 or 12 months leave after 6 years service. Tenure not required	Outline study program with application. File report upon return.	82.5% for 12 months; 100% for 6 months; maximum 100% from all sources	Sabbatical leave a privilege not a right. Obligated to return	100% of salary	Yes
TRENT	12 months leave after 6 years of service* or 6 months after 3 years of service. *Includes academic leave	Apply to Department 2 years in advance outlining plans and projects. Department submits 3 year sabbatical plan to the Dean and Committee on Academic Personnel by 15 November of each year. File report on return.	60-100% (depending on length of service* for 6 months or 12 months leave) *Includes academic leave	Length of leave and salary level determined by "Earned Years of Service"	100% of salary	Yes

SABBATICAL LEAVE POLICIES

	ELIGIBILITY REQUIREMENTS	APPLICATION REQUIREMENTS	UNIVERSITY CONTRIBUTIONS TO NORMAL SALARY	OTHER	MAXIMUM DIRECT RENUMERATION TO FACULTY MEMBER	SABBATICAL LEAVE GRANT REPORTED FOR INCOME TAX
WATERLOO	**REGULAR** 6 or 12 months leave after 6 years of service. Tenure required in some faculties	Apply to Department Chair outlining research program	80% for 12 months leave after 6 years; 100% for 6 months leave after 6 years.	Sabbatical leave a privilege not a right. Obligated to return.	100% of salary.	Yes
	EARLY 6 months after 3 years of service	Apply to Department Chair outlining research program	80% of salary	Consumes credit for three years of service.	80% of salary	Yes
WESTERN	6 or 12 months leave after 6 years of service. Tenure not required.	Apply to Department Chair outlining study program.	6 or 12 months @82.5% of salary from all sources.	Sabbatical leave a privilege not a right. Not obligated to return.	100% of salary	Yes
WILFRID LAURIER	6 or 12 months leave after 6 years service. Thereafter a member of faculty may be granted a 6 months sabbatical leave after 3 years of continuous F.T. service.	Apply to Department Chair outlining research program. Report with Chair and Dean upon return.	100% for 6 months; 80% for 12 months	Sabbatical leave a privilege not a right. Expected to return to the university for at least one year following leave expiration.	100% of salary	Yes - if meets qualifications of Research Committee.
WINDSOR	12 months leave after 6 years service. Tenure is required.	Outline intended activities with application. File report upon return.		Sabbatical leave a privilege not a right. Obligated to return.		
	3 to 5 years service				80% for 6 months	
	6 years service or more				100 % for 6 months 80% for 12 months	
	Service June 30/78 Equal to 9				90% for 12 months	
	Greater than 9				100% for 12 months	

SABBATICAL LEAVE POLICIES

	ELIGIBILITY REQUIREMENTS	APPLICATION REQUIREMENTS	UNIVERSITY CONTRIBUTIONS TO NORMAL SALARY	OTHER	MAXIMUM DIRECT RENUMERATION TO FACULTY MEMBER	SABBATICAL LEAVE GRANT REPORTED FOR INCOME TAX
YORK	6 or 12 months leave after 6 years service. Tenure is required.	Apply to Department Head and Dean outlining study program. File report upon return	6 months leave - 100% of salary. 12 months leave - 1st sabbatical: Previous year's earnings at or below the average bargaining unit salary 100%. Above the bargaining unit salary the sabbatical salary shall be the greater of: i) The rate of the average bargaining unit salary during the year before sabbatical year, increased by any general increments for the sabbatical year, or ii) 80% or the employees' salary. 2nd and Subsequent Sabbatical: 75% of academic base salary plus supplementary support to maximum of 5%. Maximum 100% from all sources.	Sabbatical leave a privilege not a right. Obligated to return.	100% of salary	Yes

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HOUSING LOAN (MORTGAGE) POLICIES

	ELIGIBILITY	LOCATION REQUIREMENTS	MAXIMUM AMOUNT	INTEREST RATE AND TERM	OTHER CONDITIONS	RESTRICTED TO PRINCIPAL RESIDENCE	FIRST PURCHASE WITHIN AREA
BROCK	Housing loans not available	N/A	N/A	N/A	N/A	N/A	N/A
CARLETON	All full-time staff	No restriction	$20,000	PLR + 0.5% over 10 years PLR + 1.25% 15 to 20 years	Borrower gives 2nd mortgage to University to secure loan	Yes	No
GUELPH	Full-time faculty & staff	Within daily commuting distance of the City of Guelph	Lesser of $40,000 or maximum allowable under bank credit analysis guidelines based on equity requirements determined by price and location	1st mortgage rate over 25 years. Either floating or fixed rate tied to 1st mortgage	Borrower gives 2nd mortgage to University of Guelph	Yes	No
LAKEHEAD	All full-time faculty and staff; principal residence 10% equity. University may request equity greater than 10% if circumstances warrant	Within commuting distance of the city of Thunder Bay	$30,000	PLR + 1/2% over maximum of 10 years	Applies to 1st mortgage, 2nd mortgage and renewals to 2nd mortgage. Borrower gives 2nd mortgage to University to secure loan. Payments for principal, interest and taxes on first and second payments must not exceed 30% of the employees's and spouse's combined salaries	Yes	No
LAURENTIAN	Full-time faculty & administration; principal residence equity 50% of second mortgage and at least 10% of assessed value		$15,000	PLR + 1/2% over 10 years maximum	Borrower gives mortgage to University to secure loan	Yes	No
MCMASTER	Tenure stream faculty and full time support staff, principal residence, 10% equity	Within daily commuting distance of campus	$70,000	PLR + 1.2% up to 15 years PLR + 3/4% for excess over 15 years (weekly floating rate)	Borrower gives mortgage to University	Yes	No
OCA	N/A						
OISE	All regular full-time faculty and support staff; 10% equity	No restrictions	$20,000	PLR + 1% over 10 years	Borrower gives mortgage to Institute to secure loans	Yes	No

HOUSING LOAN (MORTGAGE) POLICIES

	ELIGIBILITY	LOCATION REQUIREMENTS	MAXIMUM AMOUNT	INTEREST RATE AND TERM	OTHER CONDITIONS	RESTRICTED TO PRINCIPAL RESIDENCE	FIRST PURCHASE WITHIN AREA
OTTAWA	Full time faculty and support staff, principal residence, 10% equity; 1st mortgage and equity to equal 70%	Within Ottawa/Hull region	$30,000	PLR + 1/2% over 15 years	Borrower gives 2nd mortgage to University to secure loan; 1st and 2nd mortgage payments and taxes must not exceed 30% of salary	Yes	No
NIPISSING	Not available						
QUEEN'S	All staff; principal residence; 10% equity; 1st mortgage and equity to equal 70%	Within the Kingston area	$30,000	PLR + 1/2% to 1% over maximum 10 years	Borrower gives 2nd mortgage to University to secure loan; Carrying charges not to exceed 30% of salary	Yes	No
RYERSON	No housing loans available						
TORONTO	Full time and continuing staff members. Principal residence	Within daily commuting distance of St. George, Scarborough and Erindale campuses	$50,000 - must comply with requirements of banks' financing	If the 1st mortgage is obtained from the CIBC mortgage corporation, prevailing rates apply to the 2nd mortgage depending on the term. If 1st mortgage not from CIBC terms are: Prime + 3/4% of 1% for 15 years; Prime + 1% for 20 years - open.	Borrower gives 2nd mortgage to University to secure loan. House cannot be used in any commercial manner (i.e. renting out the basement).	Yes	No
TRENT	On-going full-time employees	Within Peterborough City	$20,000	Specified rates varying in relation to prime, term and amount of loan	Minimum equity requirement; total of all guaranteed loans not to exceed $300,000; prepayment features; borrowers responsible for legal costs	Yes	No
WATERLOO	New full-time faculty and staff; principal residence; 10% equity	Within cities of Waterloo or Kitchener and neighbouring communities	Lesser of annual salary and $55,009	Up to 15 years; PLR + 3/4% Over 15 years; PLR + 1%	Borrower gives 2nd mortgage to University to secure loan; total of all guaranteed loans not to exceed 1.5 million dollars	Yes	Yes

HOUSING LOAN (MORTGAGE) POLICIES

	ELIGIBILITY	LOCATION REQUIREMENTS	MAXIMUM AMOUNT	INTEREST RATE AND TERM	OTHER CONDITIONS	RESTRICTED TO PRINCIPAL RESIDENCE	FIRST PURCHASE WITHIN AREA
WESTERN	Full-time faculty and staff; principal residence; 10% equity	Within 30 miles of University	Lesser of $30,000 or applicants gross annual salary	PLR + 1/4% under 10 years; PLR + 1/2% for 10-20 years	Must be secondary financing; mortgage given to University to secure loan; can be used for refinancing or renovations	Yes	No
WILFRID LAURIER	Full-time faculty & staff; first loan; 10% equity	Within 100 km cities of Waterloo or Kitchener and neighbouring communities	$50,000	PLR + 3/4% over 10 years	Carrying charges not to exceed 30% of salary	Yes	No
WINDSOR	Not available						
YORK	10% equity; full time faculty and professional and managerial staff	Within reasonable distance of York University in order that the applicant can satisfactorily carry out duties at the University on a regular basis	$130,000	Prime, up to 20 years; subsidized by University between 7-11% provided annual salary does not exceed ceiling	Annual salary ceiling eligibility adjusted in YUFA negotiations; borrower gives mortgage to University to secure loan	Yes	No

FREE TUITION POLICIES

	ELIGIBILITY REQUIREMENTS	COURSE COMPLETION REQUIREMENTS	OTHER CONDITIONS	AVAILABLE FOR NON-UNIVERSITY COURSES	COURSES DURING NORMAL WORKING HOURS
BROCK	All full-time employees, their spouse and dependent children under 25 years. Includes spouses and dependent children of a deceased or retired full-time employee Permanent part time and seasonal employees are covered on pro rata basis closest to 40%, 60% or 80%	Student must successfully complete course	Employee only in first year. Employee only for graduate courses at Brock. Employee only for permanent part-time and seasonal employees	For full-time employees, provided the course is directly related to the job. For graduate courses reimbursement is the lesser of fee or $1000 per term of full-time study; $6000 maximum	No - exceptions considered on merits
CARLETON	Bargaining unit members and dependants from date of employment. Dependants are defined as children for whom employee is entitled to claim tax exemption under Income Tax Act during year in which free tuition requested or children not over age 21 to whom employee provides regular financial support	Student must maintain good standing	Dependants and members of LTD or retirement benefits, and dependants of member who dies in service remain eligible for free tuition	Yes - taken at the request of the University	Yes - with agreement of Department Head
GUELPH	Free tuition available to employees but not dependants - scholarship plan for dependant children and spouses.	No	There is a fee assistance program	Yes - 75% of fee paid up to $300	Yes - 3 hours per week
LAKEHEAD	All full-time regular employees, their spouses and dependants	No	The spouse and dependent(s) of a faculty member who dies in service remain eligible until he/she has completed the course(s) in which he/she is enroled and for two additional academic years.	Yes - 75% of fee for work related courses (maximum $200 annually)	Yes - as determined by Dean or Director
LAURENTIAN	Full-time members of staff, their dependants and spouses. Policy amended September 1/81 to include dependants of retired employees, deceased retired employees and dependants of employees deceased while in the full-time employment of University	Student must remain in good standing		Yes - depending on usefulness of course	No, an exception to this policy must be approved by Department Head
MCMASTER	Continuing full or half-time faculty and staff and hourly where covered in collective agreement.	Must complete course for full assistance	Free tuition applies to credit and extension courses for which university receives formula funding	Yes - for work related courses in excess of 18 hours	1 hour per week free - rest must be made up unless sent by University
	Dependants and spouses of continuing full or half-time faculty and staff, and of retired and deceased faculty and staff. Policy established July 1, 1986	Must complete course for full assistance	Tuition waived for spouses and dependants after faculty or staff member completes 3 years continuous service. Must meet admission requirements and be accepted by the Registrar's office. Dependants' age limited at 25 unless handicapped and totally dependant upon parent. Bursary program available to qualifying dependants. Bursary limited to $1,975. per year	No	

FREE TUITION POLICIES

	ELIGIBILITY REQUIREMENTS	COURSE COMPLETION REQUIREMENTS	OTHER CONDITIONS	AVAILABLE FOR NON-UNIVERSITY COURSES	COURSES DURING NORMAL WORKING HOURS
OCA	OPSEU		Arranged with supervisors		
OISE	Full-time support staff employed 6 months or more	Yes	Fee waiver agreement for degree courses only	No	3 hours per week with agreement of Department Head
	Spouses and dependants of Faculty	No	OISE degree courses only	No	N/A
OTTAWA	Spouse and dependants (under 27 years)		Students must pay incidental fees. Free tuition available 5 years after retirement. No longer available 5 years after employee's death. Up to age 26 per dependant		Individually negotiated with staff
NIPISSING	Full-time faculty and staff and dependants as well as dependants of retired employees, deceased retired employees, dependants of employees deceased while in the full-time employ of the University and dependants of employees on LTD in the employ of the University. Dependants defined as children of a staff member who can be claimed as dependent children according to the Income Tax Act in the years in which tuition fee exemption is requested.	A student must remain in good standing.	Students must pay incidental fees, or any foreign fee supplement.	Yes, the Administrative and Support Staff can take job related courses and courses requested by the University and be reimbursed at 100% upon successful completion. Courses that do not relate directly, but provide professional growth will be reimbursed at 50% upon successful completion.	Yes - make up time with agreement of department head
	Part-time staff and dependants pay 50% of tuition fee. As well as dependants of retired employees, deceased retired employees, dependants of employees deceased while in the employ of the University and dependants of employees on LTD in the employ of the University. Dependants defined as children of a staff member who can be claimed as dependent children according to the Income Tax Act in the years in which tuition fee exemption is requested.	A student must remain in good standing.	Students must pay incidental fees or any foreign fee supplement.	No	Yes - make up time with agreement of department.
QUEEN'S	Faculty & Staff who have continuing appointments	Courses must be passed	No limit on number of courses	Yes	Yes - Queen's courses only; one only with agreement of Department Head

FREE TUITION POLICIES

	ELIGIBILITY REQUIREMENTS	COURSE COMPLETION REQUIREMENTS	OTHER CONDITIONS	AVAILABLE FOR NON-UNIVERSITY COURSES	COURSES DURING NORMAL WORKING HOURS
RYERSON	Full-time faculty, their spouses and children to age 25, or if disabled, no age limit. Must meet admission requirements and be accepted by the Registrar's Office. Waiver of Tuition Fee for faculty, continues in force while on leave, with or without salary, disabled and/or retired, and to dependants of deceased employees		Free tuition fee for credit or non-credit courses/seminars offered by Ryerson		
	Full-time administrative and academic support staff, their spouses and children up to age 25, or if disabled no age limit. Must meet admission requirements and be accepted by the Registrar's Office	To qualify for rebate, must obtain a passing grade for credit courses or 70% attendance record for non-credit courses	Free tuition for credit and non-credit courses offered by Ryerson. 100% rebate - any work related courses or courses towards a diploma/degree taken at any post-secondary institution		Yes if supervisor agrees, subject to service requirements
TORONTO	Faculty holding full-time appointments and part-time with three years' continuous service holding an appointment of 55% or more of full-time. Administrative staff holding full-time or part-time of 25% or more, or sessional appointments.	None	Covers U of T and OISE courses to the Master's level, diploma or certificate programmes offered through Woodsworth College and most courses offered by the School of Continuing Studies. For part-time administrative staff funding is pro-rated for the first three year's continuous service.	50% reimbursement for job-related courses given at another recognized educational institution.	One course at a time may be taken with approval of Department Head when otherwise unavailable and where alternative work arrangements are made.
	Dependents of staff members of the University and faulty members of the Federated Universities holding regular full-time appointments or part-time of 25% or more, or sessional. Dependents of staff who died in service or retired from service and met the above eligibility requirements.	None	Covers programmes leading to a first undergraduate degree or certificate and not requiring prior undergraduate preparation. A number of programmes are specifically excluded. For part-time staff members the benefit is pro-rated in accordance with the part-time appointment	No	N/A
TRENT	Full-time faculty; staff holding regular or recurring appointment	Courses must be passed for fee waiver	Free tuition (as a waiver) applies to only one (1) course per academic session; graduate courses included. Must be offered in Province of Ontario. Fee rebate cannot exceed Trent's fee schedule.	Yes (credit only)	Yes - with approval of Supervisor, lost time must be made-up
	Dependants (spouses & children)	As above	Trent undergraduate courses only.	No	

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FREE TUITION POLICIES

	ELIGIBILITY REQUIREMENTS	COURSE COMPLETION REQUIREMENTS	OTHER CONDITIONS	AVAILABLE FOR NON-UNIVERSITY COURSES	COURSES DURING NORMAL WORKING HOURS
WATERLOO	Regular faculty and staff with benefits		A 100% fee assistance program for courses of U of W - not work related. 50% fee assistance available for children of regular full-time faculty and staff. (The latter may be taken as a scholarship or fee reduction depending on tax concerns of employee.)	Yes - work-related courses, with approval of Department Head	Yes - work related courses with approval of Department Head
	Regular part-time employees with part-time benefits		A 50% fee assistance program for up to 2 courses; no benefit for children	Yes - work-related courses, with approval of Department Head	Yes - work related courses with approval of Department Head
WESTERN	Full-time staff, CUOE, UWO Police Association, CUPE - Food Services, CUPE - Physical Plant	Courses must be passed for rebate	No limit for credit courses taken at UWO. Off-campus non-credit limited to cost of 2 UWO undergraduate courses.	Yes - if job related	Yes - providing does not interfere with work flow
	Eligible dependants of full time faculty (spouse & dependent children)		Plan provides pre-paid tuition scholarships for university courses taken for credit according to the following conditions: The required minimum grades for the award of scholarships under this plan shall be: (i) for students completing secondary school within the previous two years, 70% in the best six OACs (or equivalent if secondary school completed elsewhere); (ii) for mature and/or part time students, a minimum of a B grade in the last year of formal education, or, the student must enrol in the course(s), pay the fee and achieve a B grade to qualify retroactively for scholarship assistance for that course(s). Once this requirement has been met, advance payment will be available provided an average of B in the courses taken is maintained. The scholarship shall be tenable at any degree-granting University or College. The size of the unit scholarship shall be $1,400 for 1993-1994. The size of the scholarship for a part-time student shall be one-fifth of the scholarship for a full-time student times the number of courses.	No	N/A
WILFRID LAURIER	Full time faculty and staff. Part time staff receive 50% fee reduction.	No	100% waiver of tuition fees for spouses and dependent children	Yes - 50% reimbursement for successful completion of work-related courses	No

FREE TUITION POLICIES					
	ELIGIBILITY REQUIREMENTS	**COURSE COMPLETION REQUIREMENTS**	**OTHER CONDITIONS**	**AVAILABLE FOR NON-UNIVERSITY COURSES**	**COURSES DURING NORMAL WORKING HOURS**
WINDSOR	Full time faculty	N/A	Tuition remission for employee, spouse, and tax dependent children and spouse of deceased retiree at U of W - children not over age 26. Credit courses only.	No	Yes - if supervisor agrees and lost time made up
	S.E.I.U. Local 210, 1001, 1393, 100 U.P.G.W.A. 1958 Administration & Families	N/A		No	
YORK	All full time employees; Spouses and/or dependants; Full time faculty from date of appointment; All other staff 24.5 hours or more - 12 months from date of employment. Retirees		Free tuition applies to degree credit courses at York	No	Yes - with special arrangements agreed between employee and Department Head

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PARKING POLICIES			
	FEES	**OPERATES ON BREAKEVEN BASIS**	**OTHER**
BROCK	Limited free parking in two parking lots. Casual parking available at a $1.75 fee; vouchers $22.00 per book of 20; Hunting license for $144.00/8 months; Reserved spaces available for $344.00 September through May 12th.	Yes	
CARLETON	$234.00 - $605.00 p.a.	Yes	Parking only in designated areas according to permit. Repeated violation may result in cancellation of privileges.
GUELPH	$182.85 p.a. $379.50 premium parking/annual $30.48 p.a. motorcycle	Yes	Parking only in designated areas according to permit. Non-payment of fines results in suspension of privileges. Regulations apply in colour coded and hourly rate areas 0800-1700 M-F.
LAKEHEAD	$40.25 per term includes PST & GST	Yes	No reserved spaces
LAURENTIAN	$107.50 p.a. restricted (includes G.S.T.) $56.99 for general (includes G.S.T.) $4/day for short-term parking also available in a lot $10 deposit for new cards to access restricted parking lot	Yes	Parking only in designated areas according to permit
MCMASTER	$150.00 - $376.00 p.a. Unreserved - $2.50 $8.50 maximum daily rate Evening - $2.50 flat rate/day Evening - $12.90 rate/month	Yes	Parking only in designated areas according to permit. Accommodate handicapped on central campus.
OCA	Reduced rate for employees	No	A private company operates parking for the College.
OISE	$80/month $9/day		Regulations apply to outdoor and indoor lots. No assigned spaces.
OTTAWA	$759.00 p.a. for support staff and faculty; $506.00 (8 months) for students; $1,186 p.a. for support staff and faculty for underground parking (tax included)	Yes	Parking only in assigned lots; regular permits valid only 0700-2330
NIPISSING	$79.00 - $125.00 parking assigned $188.00 - designated lots $.25 for 30 minutes - visitor's lot $88.00 - handicapped spaces $31.00 - motorcycles	Yes	Parking in assigned lots only. Paid parking in effect from 7:00 a.m. - 5:00 p.m., Monday - Friday.
QUEEN'S	Outdoor $33.93/month with minimum of 10 months; Indoor $84.53/month Also daily fees and meters		Regulations apply to outdoor lots 0800-1700 M-F and indoor all the time. No reserved spaces except for handicapped.
RYERSON	$1200 + GST & PST 1 full year unreserved on priority system (years of service and distance)	Yes	Parking only in assigned lot according to permit

PARKING POLICIES

	FEES	OPERATES ON BREAKEVEN BASIS	OTHER
TORONTO	Reserved - $1,313.76 (includes G.S.T.) Block Reserved - $1050.84 Unreserved - $786.60 Daily Maximum - $13.00 $3.25 flat rate after 5:00 p.m. and weekends	Yes	
TRENT	Employees: $206.40 per year or $17.20 per month plus $5.35 administration fee	Yes	"Trent Express Bus" pass may be purchased for $94. $150. benefit available to faculty for credit toward either parking, athletic membership or research allowance.
WATERLOO	$168 p.a. + taxes (reserved lots) $1/day (coin lots)	Yes	
WESTERN	Reserved $390.00 - $648.00 p.a. Unreserved $189.00 - $324.00	Yes	Parking only in assigned lot. Regulations apply to all Core, Periphery lots 0700-1800 M-F.
WILFRID LAURIER	Free for faculty and staff	Subsidized by University	Parking in assigned lots only
WINDSOR	All lots $175. p.a.	N/A	Parking only in assigned lot
YORK	Staff: Reserved $384. p.a. Unreserved $192. p.a. Evenings: Reserved $192. p.a. Unreserved $96. p.a.	Yes	Parking in assigned lots or any unreserved lot

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ACCESS TO ATHLETIC FACILITIES

BROCK	**ENTIRE COMPLEX**: $126.00 per individual plus $70.00 per spouse **SWIMMING POOL ONLY**: $152.00 per adult; $247.00 per family; $66.00 per child (under 15) or $3.50/entrance (adult) $2.50/entrance (child)
CARLETON	Use is free ($131.52 fee paid by the University) - no reduced fees to family
GUELPH	$22.50 (subsidized rate) staff/faculty per semester - 1/2 locker @ $20.00/semester; $27.50/semester (not subsidized) for full locker
LAKEHEAD	Free use to full-time employees and $25 for family
LAURENTIAN	F.T. faculty and staff: $11.35 per card (includes GST) and $6.00 for lockerette P.T. faculty and staff: $205.27 family package (includes GST) $153.19 single package (includes GST) $7.50 day pass (includes GST)
MCMASTER	User fee $190.00 individual p.a.
OCA	N/A
OISE	Reduced fee for University of Toronto facilities
OTTAWA	Free use for employee ($66.07 annual fee paid by University)
NIPISSING	Free use for faculty and staff. Facilities available are the weight room and fitness room.
QUEEN'S	Free use, $56 per person for lockers and laundry
RYERSON	User fee $9 students, $116 staff/faculty
TORONTO	Joint membership - athletics, Hart House and Faculty Club - Staff member $338.88 p.a., University $176.16 p.a. (effective July 1/93)
TRENT	**STAFF**: Free use for staff (single coverage) with regular or recurring appointments who work 17 1/2 hours or more per week $16.07 per month for family coverage. **FACULTY**: User fee monthly rates $22.81 single, $38.89 family, $12.96 swimming only; $150 benefit available to faculty for credit toward either athletic membership, parking or research allowance (Rates include GST)
WATERLOO	User fee, single $100 p.a. (locker fee extra); $80/2 terms (locker fee extra); $48/term (locker fee extra)
WESTERN	Individual $159.21 p.a., family $221.49 p.a. plus towel services $60.00 p.a.; gym apparel $171.00 p.a.
WILFRID LAURIER	**STAFF**: Free **FACULTY**: $32.00 per year
WINDSOR	Free use - full time faculty, staff & families
YORK	**USER FEES**:1993/94: **BASIC**: Use of squash and tennis courts, gymnasium, pool and arena; **SILVER**: Basic package plus use of new fitness room featuring cardio equipment, weights and selectorized machines; **GOLD**: Basic and Silver facilities plus unlimited fitness classes

	Basic	Silver	Gold
Staff/Faculty:	$96.00	$156.00	$240.00
Each additional family member	$72.00	$120.00	$180.00
Associates:	$156.00	$240.00	$336.00
Each additional family member	$120.00	$180.00	$252.00
Student family member	$72.00	$120.00	$180.00

DAY CARE FACILITIES

	ARE DAYCARE FACILITIES PROVIDED?	HOW MANY SPACES ARE AVAILABLE?	IS THE FACILITY ON OR OFF CAMPUS?	ELIGIBILITY	AGES OF CHILDREN ACCOMMODATED	WHAT IS THE MONTHLY COST?	ARE SUBSIDIES AVAILABLE?	WHAT COSTS ARE BORNE BY THE UNIVERSITY?
BROCK	Yes	32 licensed	On	Single and married parent student	2-6	$473.00/month full day $226/month part day	Grants from Ministry of Consumer and Social Services if eligible	Free space, cleaning and utilities are provided
CARLETON	Yes	Infants & Toddlers - 22 Preschoolers 30	On campus	No restrictions but preference given to students and staff	6 months to 5 years	Infants & Toddlers: $1216 Preschoolers: $820	From regional government based on parents' income	Rent free facility for preschoolers
GUELPH	Yes	1) 10	On	Faculty, staff, students and community	3-18 months	$796	Yes - must qualify	General overhead
		2) 16	On		18-30 months	$634		
		3) 63	On		2.5-5 years	$556		
		4) 20	On		5-6 years	$556		
LAKEHEAD	Yes	37	On	No restriction but preference given to staff and students	2 1/2 - 5 years 1 1/2 - 2 1/2 years	$465/month $580/month	Municipal subsidies are available	None
LAURENTIAN	Yes	66 licensed	On campus	No restrictions	18 months to 9 years	**TODDLERS**: $25.60/day if parents participate; $28.60/day if parents do not participate **PRE-SCHOOLERS**: $23.50/day if parents participate; $26.50/day if parents do not participate **1/2 DAY WITH MEALS**: $17.00/day if parents participate; $20.00/day if parents do not participate **AFTER SCHOOL**: $6.60/day	Through Province or Municipality	Nominal rent
	Yes	32	On campus	Children must speak French	18 months to 10 years	**ALL CHILDREN**: $27/day; **AFTER SCHOOL**: $7.00/day	Through Province	Rent

DAY CARE FACILITIES

	ARE DAYCARE FACILITIES PROVIDED?	HOW MANY SPACES ARE AVAILABLE?	IS THE FACILITY ON OR OFF CAMPUS?	ELIGIBILITY	AGES OF CHILDREN ACCOMMODATED	WHAT IS THE MONTHLY COST?	ARE SUBSIDIES AVAILABLE?	WHAT COSTS ARE BORNE BY THE UNIVERSITY?
MCMASTER	Yes	63 licensed for children	On	Open; priority to employees and students	18 months to five years	18 months to 2 1/2 years - $650 2 1/2 to 5 years - $540	Regional government	Space utilities
OCA	N/A							
OISE	Yes	24	On campus	1) Parents working or studying at OISE 2) Working or studying at UofT 3) General public	2 1/2 - 5 years	$29.49 daily	Purchase of service agreement with Metro Toronto Children's Services - applications processed by that body	Fee space, utilities and cleaning
OTTAWA	Yes	49	On campus	Staff and students priority over the community	6 weeks to 5 years	6 weeks to 18 months @ $46.60/day; 18 months to 2 1/2 years @ $33.00/day; 2 1/2 years to 5 years @ $27.55/day		Space, maintenance, janitorial services
NIPISSING	Yes	42 spaces shared with community college, 13 spaces reserved for Nipissing	On campus	Priority to students, then staff	18 months to 6 years	Toddler $23/day; pre-school $22/day	Grant from municipality	$40,000 plus free space
QUEEN'S	Yes	Spaces Ages 10 6 - 18 mos. 15 18 mos - 2 1/2 years 16 2 1/2 - 3 1/2 years 32 3 1/2 - 5 years 12 Kindergarten program	On campus	Faculty, staff, students and members of the community	6 months to 6 years	6 to 18 months $36.00/day; 18 to 2 1/2 years $32.50/day; 2 1/2 to 5 years $26.50/day; Kindergarten: $17.00/half day	Up to 80%	Grant for rental of one property
RYERSON	Yes	59	On campus	Any student/member of staff have priority. Consultation service for off campus daycare service	3 months to 5 1/2 years	3 months to 2 1/2 years $185.25/week; 2 1/2 to 5 1/2 years $154.50/week	Municipal subsidies are available	Approximately 50% of operational costs

DAY CARE FACILITIES

	ARE DAYCARE FACILITIES PROVIDED?	HOW MANY SPACES ARE AVAILABLE?	IS THE FACILITY ON OR OFF CAMPUS?	ELIGIBILITY	AGES OF CHILDREN ACCOMMODATED	WHAT IS THE MONTHLY COST?	ARE SUBSIDIES AVAILABLE?	WHAT COSTS ARE BORNE BY THE UNIVERSITY?
TORONTO	Yes	COMMUNITY CO-OPERATIVE CHILD CARE CENTRES: 50 spaces	On (St. George)	Affiliation with University	3 months to 5 years	Infants: $1,010.00* Toddlers: $804.00* Pre-schoolers: $680.00* * (1993 rates - 1994 rates will be negotiated week of December 13)	As approved through Metro Department of Community services not from the University	Building property of University, no rent or maintenance charged and University pays all utilities except telephones.
		MARGARET FLETCHER DAY CARE CENTRE	On (St. George)	Affiliation with University	2 1/2 - 5 years	Monthly cost $591.00 (eff. Jan 1/94); $579.00 (eff. Jan 1/93)	As approved through Metro Department of Community services not from the University	** **
		NANCY'S PART-TIME CHILD CARE CENTRE: 15 spaces	On (St. George)	Affiliation with University	3 months - 4 years	STUDENT $4.75/hr $4.00/preschoolers STAFF $6.75/hr $6.00/hr for preschoolers	As approved through Metro Department of Community services not from the University	Building property of University, no rent or maintenance charged, and University pays all utilities except telephones.
		CHILD CARE CENTRE: Infants: 10 Toddlers: 10 Pre-schoolers: 26	On (Scarborough)	Affiliation with University	Birth - 5 years	Infants: $970.00 Toddlers: $823.00 Pre-schoolers: $696.00	As approved through Metro Department of Community services not from the University	Building property of University, no rent or maintenance charged, and University pays all utilities except telephones.
		CHILD CARE RESOURCE CENTRE AND DROP-IN: 15	On (Erindale)76	Affiliation with University	2 months - 10 years	STUDENTS: Infants - $4.75/hr over 18 months - $4/hr STAFF: Infants - $6.25/hr over 18 months - $5.25/hr	No	Space and maintenance

DAY CARE FACILITIES

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TRENT	Yes	57	On campus	Community: 1/3 spaces Students, Staff, Faculty: 2/3 spaces	6 weeks to 5 years	$26.20 to $37.00 per day; maximum subsidization 20% of fees	Registered charity for United Way designated gifts; grants through City of Peterborough and United Way	New building - Jobs Ontario Capital project. Some maintenance support from Trent.
WATERLOO	Yes	Paintin' Place: 50	On campus	First come, first served	2 to 5 years (toilet trained)	(Full-time) $435 non-student; $420 student (part-time); $285 non-student and student (includes hot noon meal)	May qualify through Region of Waterloo	
		Klemmer Farmhouse Co-op 10 for 18 mos. - 2 1/2 yrs 16 for 2 1/2 - 5 years	On campus	No requirements	18 months to 5 years	Toddlers (18-30 months): $555.90/month f.t.; $305.75 p.t. with lunch; Mixed-Age Group: $443.70/month f.t. $268.65/month p.t. with lunch	May qualify through Region of Waterloo	
		Hildegard Marsden Co-op Day Nursery (20 infants; 15 toddlers; 8 pre-schoolers) + summer camp (2-6 years)	On campus	Priority to faculty, staff and students	3 months to 5 years	$565/month toddlers f.t.; $665/month infants f.t.; $445/month pre-schoolers f.t.	Through Region of Waterloo; students may be subsidized through Federation of Students or faculty of Science	Building property of University no rent charged
WESTERN	No							
WILFRID LAURIER	No							
WINDSOR	Yes	45	On campus	Ability of parent to devote 1 1/2 hrs/wk in nursery	2 1/2 - 6 years	$320/month approx. $16/day	Day Nursery Assistantship	None

DAY CARE FACILITIES								
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YORK	Yes	110 full time 15 school age	On campus	Priority to students, staff and faculty mothers. 60% must be children of students	6 weeks to 9 years	0-17 months $795 18-30 months $695 31 months on $600 6-9 years: $300 Sept-June; $500 July-Aug.	Metro Toronto Children's Service to qualify	Space and cleaning services

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ONTARIO UNIVERSITIES BENEFITS SURVEY 1993-94

Part II
Pensions

COUNCIL OF ONTARIO UNIVERSITIES
CONSEIL DES UNIVERSITÉS DE L'ONTARIO

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ONTARIO UNIVERSITIES BENEFITS SURVEY, 1993-94

Part II

Pensions

Prepared by:

Council of Senior Administrative Officers
Universities of Ontario

On behalf of:

Ontario Association of
University Personnel Administrators

Ontario Confederation of
University Faculty Associations

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SURVEY SUMMARY

The following summarizes the results of this survey of pension plans in Ontario universities according to type of plan, eligibility, contributions and benefits.

Type of Plan:	There are 9 defined benefit plans, 8 money purchase plans with minimum guarantees, 1 defined benefit with money purchase provisions and 2 money purchase plans with no guarantees, although Western does have a minimum guarantee for those faculty who were aged 45 and belonged to the old plan as of I July 1970, and for staff who were regular full-time employees on May 1, 1974.
Eligibility	All plans are eligible to full-time academic and non-academic staff. In addition, Brock, Carleton, Guelph, McMaster, Nipissing, OCA, OISE, Queen's, Toronto, Trent, Waterloo, Western and York offer membership to part-time staff. (Other O.P.B.A. rules not referenced.) Participation is compulsory from date of appointment in 5 plans, from age 25 in 1 plan, from age 30 in 8 plans, from age 35 in 2 plans, after 6 months employment in 2 plans, upon completion of probationary period in 1 plan, after 5 years of employment in 1 plan and after I year of employment in 1 plan.
Member Contributions:	Contribution rates vary widely (percentage of regular earnings): i) 2 1/2% of earnings - 1 plan ii) 3 1/2% up to YMPE and 5% of excess - 1 plan iii) 4.25% up to YMPE and 6.55% of excess - 1 plan iv) 4.875% up to YMPE and 6.5% of excess - 1 plan v) 4 1/2% up to YMPE and 6% of excess - 3 plans vi) 6% less CPP - 1 plan vii) 6% up to YBE and 4.2% between YBE and YMPE + 6% of excess - 1 plan viii) 6 1/2% less CPP - 1 plan ix) 5.25% of earnings - 1 plan x) 5 1/2% of earnings - 1 plan xi) 5% of YBE + 3.2% between YBE and YMPE + 5% of excess - 1 plan xii) 4.4% of YMPE + 6% of excess - 1 plan xiii) 3.9% up to YMPE and 6% of excess - 1 plan xiv) 6% less CPP (CPP offset frozen at 1.8%) - 1 plan xv) 8% up to YBE + 6.2% between YBE and YMPE + 8% of excess - 1 plan xvi) 4.8% up to YMPE + 6.5% of excess - 1 plan xvii) Fac. 9% less CPP, Staff &% less CPP + 2% voluntary top-up - 1 plan xviii) 5% or 7.5% of earnings - 1 plan (OCA) xix) Fac. & mgt 6.28% - CPP, Staff 5% up to YMPE + 6% of excess - 1 plan
University Contributions:	In all but 10 plans, university contributions at least match member contributions, but most also provide the benefits accruing under the plan. In the remaining plans, the university contributes 7.5%, 8% or 8.5%, depending on length of service, (Western Staff Plan) and 8.5% (Western Faculty Plan), 8.05% up to YBE + 6.25% between YBE and YMPE + 8.05% of excess (Laurentian), 8.4% less CPP - CPP frozen at 1.8% - (Carleton), 6.63% of member regular earnings (Wilfrid Laurier) matches employee contributions + 1.0% to minimum guarantee fund (Queen's, Windsor Staff and Faculty plans), 7.4% up to YMPE + 9% of excess (Brock) and normally 135% of member contributions - currently contribution holiday in effect (York).

SURVEY SUMMARY

Benefits on Normal Retirement:	In all plans the normal retirement is defined and retirement benefits become payable. In the defined benefit plans pension benefits are determined through a formula taking into account the member's average salary and years of service. 9 plans. In the defined benefit plan with money purchase provisions, the member receives the formula benefit and any excess fund from the money purchase option are transferred to a locked-in RRSP. 1 plan. In the money purchase plans, benefits are determined through the purchase of an annuity from a life insurance company or a pre-determined annuity factor. Several plans also provide a Life Income Fund (LIF) option. 2 plans. In the money purchase plans with minimum guarantee provisions, benefits are provided by the better of the minimum guarantee formula or the annuity that can be purchased by the money purchase account. 8 plans.
Indexing:	All plans except Nipissing and Western staff and faculty plans provide formal indexing to pension benefits for retirees. In 8 plans indexing is calculated as a percentage of or a maximum level of CPI (Guelph, McMaster, OISE, Ottawa, Toronto, Waterloo and Wilfrid Laurier), 2 plans offer fixed rate increases (Brock and Laurentian), in 5 plans indexing is based on fund performance (Carleton, Lakehead, OCA, Trent and York), and 1 plan under SABA (Ryerson).
Standard Options:	1) The Annuity or benefit is normally payable for life but guaranteed 60 months in any event in 14 plans, payable for life but guaranteed 120 months in 1 plan, and payable for life only in 4 plans. Other options are available in all plans. 2) <u>On Early Retirement</u>: In all plans, early retirement may begin 10 years in advance of the normal retirement date. In all plans with minimum guarantees and in all defined benefit plans, the amount of benefits is based on service and earnings to early retirement regardless of when benefits commence. The member normally has a choice of a deferred benefit or annuity beginning at normal retirement or a reduced benefit beginning at early retirement. 3) <u>On Termination</u>: In all plans, member has choice of (i) deferred benefit payable at normal retirement, (ii) transfer of money purchase fund (in money purchase plans) or twice member's contributions plus interest (in defined benefit plans) to the registered pension fund of a new employer or to an RRSP, or (iii) refund of total account including interest. The choice of options is governed in part by Ontario pension laws. 4) <u>On Death</u>: <u>Before retirement</u>: In 13 plans, the beneficiary receives either all member and university contributions plus interest or only member's contributions plus interest as an annuity, in instalments, or as a lump sum. In 6 plans, there is a benefit paid to the spouse (usually 50% of member's pension) or, if no spouse, the beneficiary receives member's contributions plus interest. <u>After retirement</u>: In all plans, benefit entitlement to the beneficiary is determined by the option selected at retirement, either in the form of life with specific guarantee periods or Joint and Last Survivor. <u>Model Pension Calculation:</u> An example of calculation is shown in each case of the pension provided under a defined benefit formula or a minimum guarantee formula. The average best year's earnings (ABYE) was taken as being $50,000 regardless of the time period over which it was calculated. The example assumes normal retirement at age 65 with 35 years of service as of December 1, 1993. Annual pensions from the formulae range from $23,980.65 at Toronto to $35,000.00 at Trent. These pensions are in addition to Canada Pension Plan and Old Age Security benefits.

DESCRIPTION OF TERMS AND ABBREVIATIONS USED

1. PENSION PLANS	
Money Purchase	employee and employer both contribute a fixed percentage of salary to a fund which is expected to grow through investment. At retirement, this fund is used to purchase and annuity which will provide the annual pension benefits to the employee. There are no specific provisions made for dealing with inflation but these plans are usually fully portable.
Money Purchase with Minimum Guarantee:	employee and employer both contribute specified amounts as in the plan but, in addition, the employer guarantees a minimum pension via a formula such as in the defined benefit plans. At retirement, the employee chooses between the benefits provided by the money purchase and the minimum guarantee. The minimum guarantee component of most plans is indexed to a maximum 2-3% as a means of offsetting inflation. The money purchase component is usually fully portable.
Defined Benefit:	employee contributions are a fixed percentage of salary but employer contributions vary according to actuarial projections of the pension fund. At retirement, the employee receives an annual benefit based on the product of a specified percentage times years of credited service times a specified average salary (usually the average of the best five years' earnings). Most plans are indexed to a maximum 2-3% and are certainly less than fully portable.
2. PENSION BENEFITS	
Variable Annuity:	an annuity which remains constant during any specified pension year but varies from year-to-year depending on the investment performance during the preceding year of that portion of the pension fund relating to retired members.
Fixed Annuity:	an annuity which remains constant both during any one year and from year-to-year.
Life Only:	benefit which is payable until death at which time payments cease.
Life Guaranteed 60 Months:	a pension benefit which is payable for life but guaranteed 60 months in any event. The benefits may also be guaranteed for 120 or 180 months but the monthly pension payments are usually reduced accordingly.
Joint and Last Survivorship:	a pension benefit which is payable for the member's lifetime then continues to his/her beneficiary for the remainder of that persons lifetime. The monthly pension payments are usually somewhat less than those of the life only or life guaranteed benefits.

DESCRIPTION OF TERMS AND ABBREVIATIONS USED

3. ABBREVIATIONS	
ABYE:	Average Best Years' Earnings found by calculating the average salary over the best five years' earnings, or over the best five of the last ten years' earnings, or over the best five consecutive years' earnings.
YMPE:	Year's Maximum Pensionable Earnings as established each year by the Canada Pension Plan (CPP). For 1993, the YMPE is 33,400.
AVG YMPE:	Average YMPE calculated as an average of the YMPE values for those same years used to calculate the ABYE.
YBE:	Yearly Basic Exemption under C.P.P. For 1993, $3,300.
EX:	The excess of ABYE over YMPE or avg YMPE.
YS:	Years of credited service.
CPP Benefit:	Annual retirement benefits equal to 25% of the average of the previous 3 years maximum pensionable earnings. For a member who earned at least the amount of the YMPE for each year contributions were made to the CPP, the CPP benefit for a member who retired in 1993 would be $8,008.32
4. FUND PERFORMANCE	Rates of return on investment for different pension plans should not be directly compared since methods of calculating rates of return are many and varied. Unless the method is known, fund performance values of different plans cannot be meaningfully compared.
5. MODEL PENSION CALCULATION:	In calculating the minimum guaranteed annual pension of the annual pension provided by the defined benefit formula, the following assumptions were used: i) ABYE = $50,000 ii) YS = $35 years iii) YMPE = $33,400

BROCK

TYPE OF PLAN		Money purchase with minimum guarantee
ELIGIBILITY		All full-time academic and non-academic staff; optional for 1 year or to age 30 and then compulsory; optional for Part-time employees meeting time or $ criteria set out in OPBA (1987). Seasonal employees who meet the criteria are also eligible.
MEMBER CONTRIBUTIONS		4.4% to YMPE; 6.0% over YMPE
UNIVERSITY CONTRIBUTIONS		7.4% to YMPE 9.0% over YMPE to Money Purchase Account plus amount necessary to fund the minimum guarantee benefit
BENEFITS		
1	On Normal Retirement (age 65)	The greater of a variable annuity purchased by the (age 65) vested amount in the money purchase fund at retirement or the minimum guarantee; (1.7% x ABYE x YS) - (CPP benefit x 1/35 x YS after 01.01.66, max. 35 years) ABYE calculated over those five years of highest earnings. A retiree can also transfer money purchase fund to a locked-in RRSP.
	Indexing	Full CPI to a maximum 2% per annum cumulative (applicable to the minimum guarantee only). Variable annuity varies in accordance with fund performance.
	Standard Options	The annuity is normally a life annuity guaranteed 60 months but may optionally be: i) life only ii) life guaranteed 120 months iii) joint and last survivorship; other options are available
2	On Early Retirement (age 55)	Member's choice of either a deferred variable annuity, commencing at normal retirement, or a variable life annuity, commencing at early retirement, both subject to the minimum guarantee. Benefits paid early under the minimum guarantee are actuarially reduced. Money purchase fund can be transferred to another locked-in fund ie. RPP, RRSP etc.
3	On Termination	Member's option of (subject to pension laws): i) a deferred annuity payable at normal retirement ii) transfer of money purchase account to registered pension fund of new employer or RRSP iii) refund of total contributions and interest subject to 45 and 10 rule for contributions up to 31 Dec. 1986 and new OPBA for subsequent contributions.
4	On Death Before Retirement	Beneficiary has option of: i) payment of member's money purchase account and interest to beneficiary, or ii) if beneficiary is spouse or dependent children, option of above or a pension to be the greater of 50% of member's accrued pension or 10% of average best five years' earnings can be opted for.
	After Retirement	The benefit entitlement to beneficiary as determined by the option elected at retirement.
	Model Pension Calculation	Minimum annual guaranteed pension: This is a secondary benefit of the plan. Most pensions are based on the Money Purchase fund. (1.7% x $50,000 x 35) - ($6,675 x 1/35 x 21.92) = $29,750 - $4,180 = $25,570 Money Purchase Model Pension Calculation: This calculation is based on a series of assumptions which are indicated below. It is intended for illustration purposes only. Assumptions: - $50,000 average salary - best five years - 35 years service retiring on 31 December 1993 - annual 5% salary increases - Estimate A - average 6% fund rate of return - Estimate B - average 8% fund rate of return - employee contributions matched 1:1 - life -5 annuity providing for 2% indexing The actual average compound rate of return on the fund since inception (1971) is 9.82% A 6% average fund rate of return — Money purchase fund $242,618, annual pension $27,653 B 8% average fund rate of return — Money purchase fund $348,678, annual pension $39,742

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BROCK

TRUSTEE	Canada Trust
INVESTMENT MANAGER	CT Investment Counsel
PENSION COMMITTEE COMPOSITION	The Vice-President, Administration and Director of Personnel Services as ex-officio and one member appointed by the Board of Trustees, 4 faculty representatives, 2 staff, 1 CUPE bargaining unit, and 1 retiree.
RESPONSIBILITY	To provide an ongoing review of the design of the pension plan and to review the investment performance of the trust fund. The Pension Committee is a subcommittee of the Faculty and Staff Relations Committee of the Board of Trustees.
STATUS UNFUNDED LIABILITY	N/A
EXPERIENCE DEFICIENCY	N/A
FUND PERFORMANCE	Rate of return on investments based on market value: 1992-93 18.10% 1991-92 09.15% 1990-91 09.64% 1989-90 01.17% 1988-89 11.43% 1987-88 00.00% 1986-87 11.55% 1985-86 23.15% 1984-85 27.35% 1983-84 -3.81% 1982-83 38.47% 1981-82 -1.38% 1980-81 12.68% 1979-80 11.84% 1978-79 17.30% 1977-78 07.58% 1976-77 09.98% 1975-76 06.10% 1974-75 10.20% 1973-74 -8.55% 1972-73 01.42% 1971-72 13.16%
ACTUARIAL EVALUATION DATE	
ACTUARIAL ASSUMPTIONS IN THE FUND PROJECTION	- Interest 6.0% per annum - Salary Scale 5.0% per annum - C.P.P. YMPE increasing at 4% per annum - 1971 Group Annuity table - All members are male
INDEXING	
PORTABILITY	
CHANGES	
RECIPROCAL AGREEMENTS	Reciprocal agreements exist with the Public Service Superannuation, Teachers' Pension Plan, and the Government Pensions Board of Alberta.

CARLETON

TYPE OF PLAN	Money purchase with minimum guarantee
ELIGIBILITY	All continuing full-time and part-time academic and non-academic staff, also full-time and part-time term appointments of 12 months or more; eligible but not compulsory until age 30 also part-time staff who earn at least 35% of the Year's Maximum Pensionable Earnings (YMPE) under the Canada Pension Plan (CPP) or have worked 700 hours, in each of two consecutive calendar years. Once a part-time employee becomes a member of the Plan, membership will continue if employment continues, regardless of earnings level or hours worked.
MEMBER CONTRIBUTIONS	6% of regular earnings less CPP contributions (CPP offset frozen at 1.8%)
UNIVERSITY CONTRIBUTIONS	At least 8.4% of member's regular earnings less C.P.P. contribution (currently 8.4%). (CPP offset frozen at 1.8%)
BENEFITS	
1 On Normal Retirement (age 65)	(1) For individuals who joined the retirement plan prior to July 1, 1957, NRD is September 1 nearest age 65. (2) For individuals who joined the retirement plan on or after July 1, 1957, NRD is July 1 nearest age 65. annuity purchased by the vested amount the money purchase fund at retirement subject to the minimum guarantee: (2% x ABYE x YS) - (CPP benefit x 1/35 x YS to maximum 35 years). ABYE is calculated over those five years of highest earnings.
Indexing	4 year average rate of investment earnings on the fund less 6% but in no event does pension decrease.
Standard Options	The annuity is normally payable for life guaranteed 60 months, but may optionally be: i) life guaranteed 120 months or 180 months, or life only ii) joint and last survivorship iii) combination of above
2 On Early Retirement (age 55)	An actuarially reduced annuity commencing at early retirement. The minimum guarantee is actuarially reduced 3% for each year early retirement precedes normal retirement. Bridge benefit - temporary supplementary pension payable to age 65 equal to 1/35 X $4,547.40 X years of pensionable service or early retirement after 10 or more years of continuous service.
3 On Termination	Member's option of (subject to pension laws): i) deferred annuity ii) transfer of money purchase account to registered pension fund of new employer or to a locked RRSP iii) refund of member contributions plus interest to date of refund
4 On Death Before Retirement	Beneficiary has option of receiving commuted value of pension as a lump sum, or if spouse, as a life annuity.
After Retirement	Benefit entitlement to beneficiary as determined by guaranteed period of annuity payments
Model Pension Calculation	(2% minimum guaranteed annual x $50,000 x 35) - ($8,008 x 1/35 x 35) = $35,000 - 8,008 = $26,992
TRUSTEE	Canada Trust
INVESTMENT MANAGER	AMI Partners Inc. Gryphon Investment Counsel Tal Investment Counsel
PENSION COMMITTEE COMPOSITION	Two administrative members, ex-officio, two members appointed by Academic Union, one member appointed by Support Staff Union, one member elected by and representing four smaller unions and one member elected by and representing non-union staff.
RESPONSIBILITY	Responsible for reviewing the performance of the Trust Fund and oversees the administration of the Plan, including the interpretation and application of the provisions of the Plan together with eligibility, service, earnings and retirement dates of members.
STATUS UNFUNDED LIABILITY	None
EXPERIENCE DEFICIENCY	None

CARLETON

FUND PERFORMANCE	Rate of return on investments made by the fund: 1992-93 15.52% 1991-92 08.94% 1990-91 08.76% 1989-90 02.38% 1988-89 14.35% 1987-88 00.68% 1986-87 13.40% 1985-86 21.15% 1984-85 26.63% 1983-84 02.45% 1982-83 38.32% 1981-82 -4.42% 1980-81 10.37% 1979-80 14.16% 1978-79 21.07% 1977-78 10.84% 1976-77 09.77% 1975-76 09.63% 1974-75 09.70% 1973-74 -3.24%
ACTUARIAL EVALUATION DATE	Last actuarial evaluation - July 1, 1992.
ACTUARIAL ASSUMPTIONS IN THE FUND PROJECTION	Given the current rate of employee/employer contributions, assumptions made by the actuary in projecting the fund's solvency are: rate of salary increase = 5%, Rate of return on investments = 6%.
INDEXING	Variable, depending on investment performance
PORTABILITY	A member may arrange for the deposit to the plan of any amount available for transfer from a former employer's pension plan. The period of credited service with another employer is calculated by the University upon advice of the Actuary such that the additional actuarial liability of the Plan is equal to the transfer amount.
CHANGES	None
RECIPROCAL AGREEMENTS	Reciprocal agreements exist with the Ontario Public Service Superannuation Branch, the Federal Government and The Ontario Teachers Superannuation Commission.

GUELPH

TYPE OF PLAN	Defined benefit
ELIGIBILITY	All full-time faculty and staff, optional to age 30. Part-time faculty and staff, optional at any age.
MEMBER CONTRIBUTIONS	- 4.8% of earnings to YMPE, and 6.5% of earnings above YMPE, for faculty and staff. - 4.55% of earnings to YMPE, and 6.25% of earnings above YMPE, for all other employees.
UNIVERSITY CONTRIBUTIONS	Amount necessary to provide the accruing benefits to members.
BENEFITS	
1 On Normal Retirement (age 65)	The annual pension provided by the formula: (age 65 or the end of [(1.4% x avg YMPE) + (2.0% x EX)] x all years of service. ABYE, used semester in finding EX, is calculated over the best 60 consecutive months of earnings (avg YMPE = moving 60 month average of YMPE)
Indexing	Effective October 1, 1989, future annual adjustments for inflation up to the increase in the C.P.I. in excess of 2.5% during the preceding 12 month period will be paid
Standard Options	The benefit is payable for life, and guaranteed 60 months in any event (with provisions for spouse and dependent pension benefits), although the following options are available: i) life guaranteed 120 or 180 months ii) joint and last survivorship at 60%, 75% or 100% of employee's pension
2 On Early Retirement (age 55)	Based on years of service to early retirement and best earnings prior to retirement. The pension will be discounted by 0.5% for each month early retirement precedes age 65. Employees who attain age 60 with 35 years of service will receive a non-discounted pension.
3 On Termination	Member's option of (subject to pension laws): i) a deferred pension payable at normal retirement based on service and earnings to resignation ii) transfer of twice member's contribution plus interest to registered fund of new employer or to an approved RRSP iii) refund of member contributions and interest
4 On Death Before Retirement	Beneficiary receives member's contributions made prior to January 1, 1987 plus interest, as well as the commuted value of the pension earned after January 1, 1987.
After Retirement	Benefit entitlement to beneficiary as determined by guaranteed period of pension payments
Model Pension Calculation	Faculty & Retirement 1.4% x 30,540 x 35 = 14,964.60 +2.0% x 29,460 x 35 = 20,622.00 35,586.60 Non-Pro 1.16% x 30,540 x 35 = 12,399.24 +1.67% x 29,460 x 35 = 17,219.37 29,618.61
TRUSTEE	Canada Trust
INVESTMENT MANAGER	Altamira, Canada Life; McLean Budden; Gryphon; MTA, Elliott & Page Newcastle, Connor Clark, Brinson and Acadian
PENSION COMMITTEE COMPOSITION	6 members of Board of Governors, 5 University employees representing 3 pension plans plus one retiree
RESPONSIBILITY	Responsible for the investment policy, investment performance, and overall administration of pensions & benefits
STATUS: UNFUNDED LIABILITY	NONE
EXPERIENCE DEFICIENCY	

GUELPH

FUND PERFORMANCE	4 year moving average 1992 9.9% 1991 10.3% 1990 6.4% 1989 9.9% 1988 11.5% 1987 10.9% 1986 18.0% 1985 15.35% 1984 11.95% 1983 15.0% 1982 13.0% 1981 15.2% 1980 14.5% 1979 15.6% 1978 15.2% 1977 9.0%
ACTUARIAL EVALUATION DATE	Evaluated annually, last one September 30, 1992
ACTUARIAL ASSUMPTIONS IN THE FUND PROJECTION	7% investment income 6% salary increases + merit/promotion
INDEXING	On 1 January 1974, 2% for each year member had been on pension to that date, and on 1 January 1976, 15% to each member on pension, for the period 1 January 1974 to 31 December 1975, and on September 1, 1979 2%, for each year from January 1, 1976, on September 1, 1980 3% per annum, and September 1, 1981 5% per annum. September 1, 1982 3%, September 1, 1983 3% per annum, September 1, 1984 2.5%, September 1, 1985 1.9%. September 1, 1986 1.1%, September 1, 1987 1.1%, September 1, 1988 1.1%, September 1, 1989 1.6%, September 1, 1990 3.3%, September 1, 1991 3.2%
PORTABILITY	Pension credits, that is, both member and university contributions plus interest, are transferable to another registered pension fund but a number of years of service, used to calculate the defined benefit, would probably be lost in the transfer
CHANGES	None at present
CAP	A 35 year cap on the years of Service
RECIPROCAL AGREEMENTS	Public service - federal and provincial Ontario Secondary School Teachers, Province of Alberta, McGill University, University of Toronto, CAAT Plan

LAKEHEAD

TYPE OF PLAN	Money purchase with a minimum guarantee
ELIGIBILITY	All full-time academic and senior support staff; compulsory from date of appointment
MEMBER CONTRIBUTIONS	6 1/2% of regular earnings less CPP contributions
UNIVERSITY CONTRIBUTIONS	An amount equal to the members' required contributions
BENEFITS	
1 <u>On Normal Retirement</u>: (age 65)	Retirement Date: The normal retirement date shall be either December 31st or June 30th, whichever is coincident with or follows a member's 65th birthday. The Board, at its discretion, may agree to postpone a member's retirement. The annual pension provided by the formula: [(1.2% x avg YMPE) + (1.75% x EX)] x YS ABYE, used in finding EX, is calculated over those 60 consecutive months of highest earnings
<u>Indexing</u>	After retirement pensions are increased each year by the excess of the average return of the fund in the preceding 4-years over 6.0%, subject to a maximum increase equal to the Consumer Price Index.
<u>Standard Options</u>	The benefit is normally payable for life, but guaranteed 120 months in any event (with provisions for spouse and dependents pension benefits), although the following options are available: life only, joint and last survivorship
2 <u>On Early Retirement</u> (age 55)	The annual pension as provided by the formula but based on service and earnings to early retirement and reduced 0.5% for each month early retirement precedes normal retirement.
3 <u>On Termination</u>	Member's option of (subject to pension laws): i) a deferred pension payable at normal retirement based on service and earnings to resignation ii) transfer of member's contributions plus a vested portion of university contributions to registered pension fund of new employer or RRSP (subject to certain conditions) iii) refund of member contributions and interest
4 <u>On Death Before Retirement</u>	Beneficiary has option of receiving member's contributions plus interest, as a lump sum or in instalment payments
<u>After Retirement</u>	Benefit entitlement to beneficiary as determined by guaranteed period of pension payments
<u>Model Pension Calculation</u>	Annual pension provided by the formula: assuming avg. salary $50,000, 35 yrs of service and average Y.M.P.E. of $30,540 (over last 5 years) [(1.2% x 30,540) + (1.75% x 19,460)] x 35 = $24,746 Virtually all staff are currently retiring with a money purchase pension which is higher than the minium guaranteed formula pension.
TRUSTEE	Royal Trust
INVESTMENT MANAGER	Sceptre Investment Counsel Ltd.
PENSION BOARD COMPOSITION	Vice-President (Administration) (Chairman); Director of Human Resources; two representatives selected by faculty; one non-faculty representative and one pensioner.
RESPONSIBILITY	i) To provide an ongoing review of the design of the pension plan and of other insurance benefits plans for professional staff; ii) To review alternative terms for the pension plan and for other insured benefits plans and to suggest possible changes in those plans for consideration by the Human Resources Committee of the Board of Governors and by plan members; iii) To review triennial Actuarial Valuations of the pension plan and other performance reports and to suggest possible changes in investment strategy for consideration by the Investment Committee of the Board of Governors.
STATUS: UNFUNDED LIABILITY	NIL
EXPERIENCE DEFICIENCY	

BEST COPY AVAILABLE

LAKEHEAD

FUND PERFORMANCE	Total fund annual results (at market), net of expenses: 1992 8.96% 1991 17.71% 1990 1.14% 1989 13.89% 1988 12.08%
ACTUARIAL EVALUATION DATE	January 1, 1993
ACTUARIAL ASSUMPTIONS IN THE FUND PROJECTION	Rate of salary increase 0% first 3 years, 5% per annum thereafter; fund yield 6% compound per annum; 1983 Group Annuity Table used to represent the mortality of members both before and after retirement; the YMPE to increase at 5% per annum. Assets are valued on a 5 year averaging method and liabilities on the unit credit cost method.
INDEXING	
PORTABILITY	Transfer provisions provide for the transfer of pension contributions (vested on a 5 year schedule) to the pension plan of a subsequent employer, or to an R.R.S.P. with restrictions. Alternatively, an employee may elect to receive a cash refund of his contributions plus credited interest to date of termination, with restrictions.
CHANGES	To comply with Ontario Pension Benefits Act.
RECIPROCAL AGREEMENTS	Federal Government Province of New Brunswick

LAURENTIAN

TYPE OF PLAN	Money purchase plan with minimum guarantee
ELIGIBILITY	All full-time academic and non-academic staff except those under age 25 must have 12 months' service; compulsory at age 30
MEMBER CONTRIBUTIONS	5.00% to year's Basic Exemption (Y.B.E.) of the Canada Pension Plan; 3.2% from Y.B.E. to Year's Maximum Pensionable Earnings (Y.M.P.E.); and, 5.00% on the excess earnings over the Y.M.P.E.
UNIVERSITY CONTRIBUTIONS	8.05% to year's Basic Exemption (Y.B.E.) of the Canada Pension Plan; 6.25% from Y.B.E. to Year's Maximum Pensionable Earnings (Y.M.P.E.); and, 8.05% on the excess earnings over the Y.M.P.E.
BENEFITS	
1 On Normal Retirement (age 65)	Normal Retirement Date: first day of July next following attainment of age 65, unless the Member's 65th birthday falls on the first day of July, in which case the N.R.D. will coincide with the Member's 65 birthday. An annuity purchased by the vested amount in the money purchase fund at retirement subject to the minimum guarantee: [(1.30% X avg. YMPE) + (2.00% X EX)] X (YS after 30.06.75)] + [(.75 of 1% X avg. YMPE) + (1.75% X EX)] X (YS between 01.07.66 and 30.06.75)] + [(1.5% X ABYE X YS before 01.07.66)]. ABYE, also used in finding EX, is calculated over those five years of highest earnings. AVERAGE YMPE EQUALS AVERAGE MAXIMUM PENSIONABLE EARNINGS of the C.P.P. in year of retirement and the preceding two years.
Indexing	Once a year after they have started at 3% per year.
Standard Options	The form of pension is usually chosen by the member from amongst the following options: i) life guaranteed 120 or 180 months ii) joint and last survivorship iii) joint life pension with a 60% survivor pension
2 On Early Retirement (age 55)	The pension and, subsequently, the minimum guarantee are actuarially reduced
3 On Termination	Member's option of (subject to pension laws): i) a deferred annuity payable at retirement ii) transfer of money purchase account to registered pension fund of new employer or to an RRSP iii) refund of member's contributions and interest if member terminates before completing two (2) years of Contributory Service.
4 On Death Before Retirement	a) refund of the total amount of his Money Purchase Account including the University's contributions b) if a married person who joined the plan before July 1, 1975 dies in service before normal retirement date but after completing at least five years of membership of the plan and prior plan, a pension equal to one-half of the accrued pension of the member at the date of his death shall be payable to his widow until her death and thereafter in equal shares to such surviving children as shall be under age 18 at the date of payment of the benefit
After Retirement	Benefit entitlement to beneficiary as determined by guaranteed period of pension payments
Model Pension Calculation	Minimum guaranteed annual pension (Sept. 62 - June 66) (1.5% X 50,000 X 4); (July 66 - June 75) + (0.75% X 32,033.33) + (1.75 X 17,966.67) X 9; (July 75 - June 97) + (1.30% X 32,033.33) + (2.00% X 17,966.67) X 22; $3,000.00 + $4,991.85 + $17,066.72 = $25,058.57 per year, life guaranteed 5 years form of payment
TRUSTEE	Montreal Trust
INVESTMENT MANAGER	INTEGRA
PENSION COMMITTEE COMPOSITION	3 representatives appointed by the Board of Governors; 1 representative appointed by the Canadian Guards Association; 1 representative appointed by the Canadian Union of Public Employees; 1 representative appointed by Huntington College; 1 representative appointed by Laurentian University Administrative Staff Association; 3 representatives appointed by Laurentian university Faculty Association; 1 representative appointed by Laurentian University Staff Association; 1 representative appointed by Thorneloe University Directory of Personnel (non voting)
RESPONSIBILITY	To recommend changes to plan
STATUS UNFUNDED LIABILITY	Nil
EXPERIENCE DEFICIENCY	Nil

FUND PERFORMANCE	Rate of return on investments made by the fund: as of June 30 1992-93 18.9% 1991-92 11.7% 1990-91 9.2% 1989-90 (1.3%) 1988-89 12.6% 1987-88 (3.0%) 1986-87 14.6% 1985-86 17.2% 1984-85 20.9% 1983-84 (2.9%) 1982-83 28.7% 1981-82 3.1% 1980-81 6.3%
ACTUARIAL EVALUATION DATE	July 1, 1992
ACTUARIAL ASSUMPTIONS IN THE FUND PROJECTION	Salary 6% + seniority Rate of return 7% Mortality according to the 1983 Group Annuity Mortality Table
INDEXING	Once yearly at 3%
PORTABILITY	Transfer to another employer or R.R.S.P.
CHANGES	Effective July 1, 1993, pensions are paid directly from the pension fund
RECIPROCAL AGREEMENTS	Teacher's Superannuation Commission

MCMASTER

TYPE OF PLAN		Defined benefit
ELIGIBILITY		All full-time and regular part-time and non-academic staff; compulsory on July 1 following 6 months employment
MEMBER CONTRIBUTIONS		3.5% of regulary earnings up to YMPE and 5% of regular earnings in excess of YMPE
UNIVERSITY CONTRIBUTIONS		Amount necessary to fully fund the benefits accruing to members
BENEFITS		
1	On Normal Retirement (age 65)	The annual pension provided by the formula: [(1.4% X AYMPE) + (2.0% x EX)] x YS EX = ABYE - YMPE where ABYE is calculated over those 48 months of highest earnings and AYMPE = Average of YMPE over the same 48 months used in pension calculation.
	Indexing	Formal indexing scheme. Pensioner reserve indexing using excess earnings approach. Increase will be the excess of the income earned in the fixed income portion of the fund over 4.5% or the Consumer Price Index increase for the year, whichever is less.
	Standard Options	The benefit is normally payable for life, guaranteed five years. For members with spouses 50% of pension continues to joint annuitant. Options: all forms subject to requirements of the University and Pension Benefits Act.
2	On Early Retirement (age 55)	The annual pension as provided by the formula but based on service and earnings to early retirement and reduced by 1/2 of 1% for each month early retirement date precedes normal retirement date. Unreduced benefit when age plus years of service after joining plan $\geq$ 80.
3	On Termination	Member's option of (subject to pension laws): i) a deferred pension payable at normal retirement; ii) transfer of twice member's contributions, plus interest, to registered pension fund of new employer, R.R.S.P. (locked-in); iii) refund of member contributions and interest;
4	On Death Before Retirement	Beneficiary receives member's contributions plus interest as a lump sum for pre 87 benefits
	After Retirement	Value of pension for post 86 benefits i) married: spouse receives 50% of member's pension until death; ii) not married: beneficiary receives remainder, if any, of guaranteed 60 monthly payments
	Model Pension Calculation	Based on best 48 month average salary of $50,000 with 35 years service immediately prior to retirement at age 65 at December 31, 1993. [1.4% x 31,250 + 2.0% x (50,000 - 31,250)] x 35 Total Pension Payable $28,437.50
TRUSTEE		Canada Trust
INVESTMENT MANAGER		Jarislowsky, Fraser & Co., Mucana, Templeton
PENSION COMMITTEE COMPOSITION		Two faculty members, two support staff members, two professional/management members and four members representing the Finance Committee of the Board of Governors. All appointments are made by the President. In the case of faculty and staff members, respective associations recommend individuals to the President.
RESPONSIBILITY		Administration of the Fund and acts as an Advisory Committee as set out in the Pensions Benefits Acts.
STATUS UNFUNDED LIABILITY		Nil
EXPERIENCE DEFICIENCY		Nil

MCMASTER

FUND PERFORMANCE	Rates of return on investments made by the fund: 1992-93 10.13% 1991-92 09.74% 1990-91 07.21% 1989-90 08.88% 1988-89 09.74% 1987-88 10.85% 1986-87 11.84% 1985-86 12.17% 1984-85 11.81% 1983-84 13.42% 1982-83 11.04% 1981-82 06.97% 1980-81 13.43% 1979-80 13.94% 1978-79 10.78% 1977-78 07.16% 1976-77 06.66% 1975-76 04.61% 1974-75 07.18% 1973-74 07.50% 1972-73 07.10% 1971-72 07.40% 1970-71 06.10%
ACTUARIAL EVALUATION DATE	Obtained annually on July 1 filed triennially (last filing July 1, 1993)
ACTUARIAL ASSUMPTIONS IN THE FUND PROJECTION	Rate of salary increase = 5.5% Rate of return on investments = 6.5% pre-retirement 4.5% post-retirement
INDEXING	Maximum increase each July equal to the annual rate of increase in the C.P.I. or the excess of interest earnings on the fixed income portion of fund over the actuarially assumed rate of 4.5%; whichever is less. Actual: 1993 1.59% 1992 5.61% 1991 4.8% 1990 5.1% 1989 4.2% 1988 4.4% 1987 4.2% 1986 4.0% 1985 4.4% 1984 5.8% 1983 10.7% 1982 9.1% 1981 6.4% 1979 4.7% 1978 5.9% 1977 5.8%
PORTABILITY	Maximum amount transferable equal to greater of commuted value of benefit or twice member's contributions plus interest (locked-in).
CHANGES	
RECIPROCAL AGREEMENTS	None

NIPISSING

TYPE OF PLAN		Money purchase with no minium guarantee
ELIGIBILITY		All full-time academic staff - optional, eligible day one. All full-time administrative staff - optional, eligible after six months; all full-time support staff (OPSEU) - optional, eligible after six months; all part-time support (OPSEU) - optional, eligible after 455 hours and six months of service.
MEMBER CONTRIBUTIONS		9% Faculty less C.P.P., with a 2% voluntary top-up option, 9% administration less C.P.P., with a 2% voluntary top-up, support staff 8% less C.P.P. *Please note that administrative and faculty employees before social contract were contributing 9% only, but after Social Contract were offered option on top up to 11% as the University reduced their contribution to 7% versus 9%.
UNIVERSITY CONTRIBUTIONS		7% Faculty to YMPE, 7% administrative staff to YMPE, 8% support staff to YMPE. Before Social Contract there was matching of employee and employer contributions
BENEFITS		
1	On Normal Retirement (age 65)	For the purpose of the plan, the normal retirement date shall be the first day of the month coincident with or next following the attainment of age 65.
	Retirement Benefit	The member shall receive an immediate retirement benefit equal to the amount which can be purchased from the insurer with the value of the member's total account. In addition, the member shall receive an immediate retirement benefit equal to the amount which can be purchased from the Insurer with the value of the members's supplementary account, in accordance with the provisions under which such contribution were transferred. Upon receipt of advice from the Employer, the Insurer will transfer the amount which would have purchased the retirement benefit provided to another depository, for the purpose of purchasing a locked-in annuity.
	Indexing	N/A as money purchase (defined contribution) with no minimum guarantee.
	Standard Options	The annuity is normally a life annuity guaranteed 60 months, but may optionally be any form of payment in the actuarial equivalent. 1) Life only annuity 2) Life annuity with 120 payments guaranteed 3) Joint and last survivor annuity 4) Other options are available
2	On Early Retirement (age 55)	An early retirement date may be elected on the first day of any month, not more than 10 years prior to the normal retirement date (age 55). The same standard options are available as for normal retirement.
3	On Termination	A member whose service with the University it terminated for any reason, other than death, disability or retirement, shall elect one of the following benefits: A) CASH REFUND BENEFIT: The member shall receive an amount equal to the value of the member's account and the vested portion of the Employer's account. B) DEFERRED RETIREMENT BENEFIT: The member shall receive at the normal retirement date a retirement benefit equal to the amount which can be purchased from the Insurer at the member's date of termination by the value of the member's account and the vested portion of the Employer's account
4	On Death Before Retirement	BEFORE RETIREMENT: a) If a member who has been a member of the plan for a continuous period of two years dies prior to the actual retirement date, the surviving spouse shall be entitled to: i) a lump sum payment equal to the value of the member's account and the vested portion of the Employer's account to which the member is entitled at the date of death, or ii) an immediate or deferred life annuity, commencing before the spouse's 65th birthday, which can be purchased by the value of the member's account and the vested portion of the Employer's account to which the member is entitled at the date of death. However, if this annual annuity is less than 2% of the YMPE for the calendar year in which the death occurs, the annuity will be computed and paid to the surviving spouse in a lump sum. The vested portion of the employer's account shall be in accordance with the following: **100% immediately** b) If a member who has not been a member of the plan for a continuous period of two years dies prior to the actual retirement date, the designated beneficiary shall receive a lump sum payment equal to the value of the member's account and the vested portion of the Employer's account to which the member is entitled at the date of death. The vested portion of the employer's account shall be in accordance with the following: **100% immediately**
	After Retirement	The benefit entitled to the beneficiary is determined by the option elected at retirement.
	Model Pension Calculation	N/A - No minimum annual guaranteed pension - Defined contribution.

NIPISSING

TRUSTEE	Crown Life Insurance Company
INVESTMENT MANAGER	The individual employee with the "counsel" of Crown Life staff
PENSION COMMITTEE COMPOSITION	Vice-President, Administration & Finance - Chair Controller Financial Aid Administrator Human Resources Manger Registrar Accounting Clerk (Support Staff) Data Processing Coordinator (Support Staff) 2 Arts & Science Professors 2 Educations Professors
RESPONSIBILITY	To provide an ongoing review of the design and service level of the pension plan, and to review the investment performance of the funds. To recommend changes when necessary.
STATUS UNFUNDED LIABILITY	N/A - defined contribution.
EXPERIENCE DEFICIENCY	N/A - Defined Contribution
FUND PERFORMANCE	Pooled Funds — 1 year — 3 year — 5 year — 10 year Canadian Equity 26.5% 14.6% 9.8% 12.2% Mortgage Fund 9.8% 14.0% 12.4% 12.7% Bond Fund 13.0% 16.9% 13.2% 11.2% Balanced Fund 20.0% 15.4% 11.8% U.S. Equity 20.3% 19.3% 10.5% 12.9%
ACTUARIAL EVALUATION DATE	N/A - defined contribution
ACTUARIAL ASSUMPTIONS IN THE FUND PROJECTION	N/A - defined contribution
INDEXING	
PORTABILITY	
CHANGES	
RECIPROCAL AGREEMENTS	The College of Applied Arts & Technology Pension Plan; and on a case-by-case basis.

OCA

TYPE OF PLAN	Money purchase
ELIGIBILITY	All full time staff after 1 year (voluntary) part-time staff meeting YMPE criteria
MEMBER CONTRIBUTIONS	5% of salary or 7.5%
UNIVERSITY CONTRIBUTIONS	Match all contributions to a maximum of 7.5%
BENEFITS	
1 On Normal Retirement (age 65)	Income purchased
Indexing	By plan balance
Standard Options	Single life guaranteed 10 years
2 On Early Retirement (age 55)	Income purchased
3 On Termination	Full vesting after 12 months
4 On Death Before Retirement	Full plan balance pay
After Retirement	Income option
Model Pension Calculation	N/A
TRUSTEE	Canada Life
INVESTMENT MANAGER	Canada Life
PENSION COMMITTEE COMPOSITION	President, 1 Faculty, 1 OPSEU Staff, 1 Manager, 1 Excluded Staff Representative
RESPONSIBILITY	To act as advisory committee to plan administrator
STATUS UNFUNDED LIABILITY	N/A
EXPERIENCE DEFICIENCY	N/A
FUND PERFORMANCE	N/A
ACTUARIAL EVALUATION DATE	N/A
ACTUARIAL ASSUMPTIONS IN THE FUND PROJECTION	N/A
INDEXING	N/A

OCA

TYPE OF PLAN	Money purchase
PORTABILITY	N/A
CHANGES	N/A
RECIPROCAL AGREEMENTS	N/A

OISE

TYPE OF PLAN	Defined benefit
ELIGIBILITY	For all full-time faculty, professional, general support staff and academic support - compulsory after age 25. For part-time and over 25 - option to join each January 1.
MEMBER CONTRIBUTIONS	6% of regular earnings less CPP contribution; 6.28% of regular earnings less CPP contributions for faculty and management; Support Staff - 5% of earnings to YMPE, 6% of earnings in excess of YMPE
OISE CONTRIBUTIONS	As required to provide benefits and at least amount equal to employee contributions. Currently 125% of employee contributions as per Board resolution.
BENEFITS	
1 <u>On Normal Retirement</u> (age 65)	Annual Pension provided by the formula: 1.5% of best 36 months average earnings up to CPP earnings ceiling at date of retirement, plus 2% of best 36 months average earnings over CPP ceiling multiplied by years of plan membership to a maximum of 35 years.
<u>Indexing</u>	60% of CPI to a max. of 8% reviewed annually; 90% - faculty management; 85% - support staff
<u>Standard Options</u>	Benefit normally payable for life but guaranteed for 60 months with other available options: i) reduced pension guaranteed for 120 months or 180 months ii) spouse's pension
2 <u>On Early Retirement</u> (age 55)	A member who retires in accordance with Clause 4.1 shall be entitled to (age 55 - 65) receive a reduced pension which will be the Actuarial Equivalent of the annual pension calculated in the manner of Clauses 3.2 and 3.3, but commencing on the Early Retirement Date. Faculty, management and support staff - 3% per annum reduction.
3 <u>On Termination</u>	Member's option of (subject to pension laws): i) if more than two years of service: a) cash refund of contribution made prior to 1987 and transfer of two times contribution to post 1986 contributions to a locked-in RRSP or fund of new employer; or b) transfer of total two times contributions. ii) if less than two years of service: a) cash refund; or b) transfer or two times contributions to a locked-in RRSP or fund of new employer.
4 <u>On Death Before Retirement</u>	Contributions with interest (or commuted value of pension earned if greater) are payable to beneficiary in a single lump sum payment.
<u>After Retirement</u>	Benefit entitlement to beneficiary as determined by guaranteed period of pension payments.
<u>Model Pension Calculation</u>	Annual pension provided by the formula: assuming best 36 month average earnings are $50,000 with 35 years pensionable service and CPP ceiling is set at $23,400 = 1.5 x 23,400 x 35 years = $12,285 2% x 26,600 x 35 years = <u>$18,620</u> Yearly Income from plan = $30,905
TRUSTEE	Royal Trust
INVESTMENT MANAGER	Gryphon Investment Counsel Inc.
PENSION COMMITTEE COMPOSITION	Representatives from Board of Governors and Staff Associations
RESPONSIBILITY	To review the plan and recommend changes
STATUS UNFUNDED LIABILITY	Nil
EXPERIENCE DEFICIENCY	Nil
FUND PERFORMANCE	Rate of return last 5 years 1992 12.2% 1991 10.9% 1990 16.1% 1989 15.3% 1988 9.0%

OISE

ACTUARIAL EVALUATION DATE	December 31, 1990
ACTUARIAL ASSUMPTIONS IN THE FUND PROJECTION	Rate of salary increase 6% compounded per annum; fund yield 7%; 1983 group annuity table used to represent the mortality of members both before and after retirement; the YMPE to increase 5.5% per annum.
INDEXING (Actual)	6.0% of CPI to maximum of 8% for all service
PORTABILITY	N/A
CHANGES	N/A
RECIPROCAL AGREEMENTS	Ontario Public Service Superannuation Board Universities Academic Pension Boards - Alberta Colleges of Applied Arts and Technology OMERS CARRA University of New Brunswick St. Francis Xavier McGill

OTTAWA

TYPE OF PLAN	Defined benefit
ELIGIBILITY	All full-time academic and non-academic staff; compulsory at age 30
MEMBER CONTRIBUTIONS	4.25% of regular earnings up to YMPE and 6.55% of regular earnings in excess of YMPE
UNIVERSITY CONTRIBUTIONS	An amount necessary to provide all of the benefits accruing to members; 8.72% of members' regular salary
BENEFITS	
1 On Normal Retirement (age 65)	The annual pension provided by the formula: (2% x ABYE x YS before 01.01.66) + (1.3% x YMPE) + (2.0% x EX) x YS after 01.01.66. ABYE calculated over those five years of highest earnings.
Indexing	Guaranteed C.P.I.-1 with an 8% cap + application of "excess interest principle" on a yearly basis as per Board of Governors's approval
Standard Options	The benefit is normally payable for life, but guaranteed 60 months in any event, although the following options are available. - life guaranteed 120 or 180 months
2 On Early Retirement (age 55)	Now available with no actuarial reduction for active members from age 60 or if service (pension) and age corresponds to 90
3 On Termination	Member's option of (subject to pension laws): i) a deferred pension payable at normal retirement age ii) refund of member contributions and interest if under age 40 or a member of the plan for less than five years plus 2 years government rule iii) transfer of member's valued benefit prior to reaching 55 iv) a deferred pension payable at early retirement age.
4 On Death Before Retirement	Effective January 1, 1988, beneficiary receives the commuted value of the fund.
After Retirement	Spouse or dependents guaranteed member's full pension up to 60 months from retirement and 60% of member's pension after the 60 month period; if no spouse, benefits to beneficiary are determined by guaranteed period of payments
Model Pension Calculation	Based on an average salary of $50,000 Data i) participation: 35 years (01.07.58 to 30.06.93) ii) average salary: $50,000 iii) Y.M.P.E. (1993): Average of last five years. $29,850 Calculation Service prior to January 1, 1966 $50,000 x 2% x 7.5 years $7,500 Service from January 1, 1966 $29,850 X 1.3% X 27.5 $10,671.37 $20,150 X 2% X 27.5 $11,082.50 $29,253.87
TRUSTEE	Royal Trust
INVESTMENT MANAGER	Jarislowski Fraser 60% Sceptre Investment Council 40%
PENSION COMMITTEE COMPOSITION	The Committee includes the following members: i) two members of the Board of Governors appointed by the Board; ii) a member appointed by the Board of Governors to serve as Chair of the Committee; iii) the Director of Human Resources; iv) two members of the Pension Plan appointed by the Association of Professors of the University of Ottawa; v) two members of the Pension Plan and of the teaching staff other than the above-mentioned, appointed by the Senate; vi) - one person appointed from nominations by management and professional employees; - one person appointed from nominations by clerks and secretaries; - one person appointed from nominations by technicians; - one person appointed from nominations by the Library employees.
RESPONSIBILITY	Advise, change by-laws, recommend plan changes

OTTAWA

STATUS UNFUNDED LIABILITY	N/A
EXPERIENCE DEFICIENCY	N/A
ACTUARIAL EVALUATION DATE	January 1, 1993
ACTUARIAL ASSUMPTIONS IN THE FUND PROJECTION	Based on 6% salary increases and with a CPI + 3.5% return investment on the fund
INDEXING	C.P.I. of previous year minus 1% up to 8% maximum.
PORTABILITY	Amount required by the recipient plan or twice the member's required contributions, whichever is less
CHANGES	N/A
RECIPROCAL AGREEMENTS	Federal Government O.M.E.R.S. Ontario Teacher's Superannuation Commission Central Mortgage and Housing Corporation Government of Quebec University of Montreal University of Quebec Laval University.

QUEEN'S

TYPE OF PLAN	Money purchase with a minimum guarantee
ELIGIBILITY	All full-time and continuing part-time academic and support staff, compulsory for full time staff at age 30
MEMBER CONTRIBUTIONS	4.5% of regular earnings up to YMPE and 6% of regular earnings in excess of YMPE
UNIVERSITY CONTRIBUTIONS	5.5% / 7.0% to money purchase; minimum guarantee contributions as required by actuarial report.
BENEFITS	
1 On Normal Retirement (age 65)	A single pension is established at retirement equal to the greater of that produced by the Money Purchase balance at retirement or the Minimum Guarantee. This pension is adjusted each year by a formula based on the 4 year moving average of fund earnings with no ceiling. Pensions are never reduced regardless of performance. At the time of retirement, the Money Purchase component is converted into pension using the same factor for men and women.
Indexing	
Standard Options	The quoted annuity is a life guarantee 10 years. Other available options include: i) life only guaranteed 5 or 15 years. ii) joint and last survivorship at various % levels and can include guarantees
2 On Early Retirement (age 55)	Member's choice of either a deferred pension commencing at any time up (any age) to normal retirement, or pension commencing at date of early retirement. The pension is established using the method described under Normal Retirement. Minimum guarantee benefits are reduced by 1/6 of 1% for first five years prior to normal retirement; 1/2 of 1% for more than 5 years prior to early retirement. Special early retirement program is available.
3 On Termination	Members's option of (subject to pension laws): i) deferred pension payable at normal retirement ii) locked-in transfer of money purchase account to registered pension fund of new employer or RRSP or life income fund iii) refund of member's contributions and interest
4 On Death Before Retirement	i) no spouse: payment of member's and university's required contributions plus interest to beneficiary ii) surviving spouse has option of: a) lump sum payment as above b) variable pension purchased by this lump sum from the plan c) fixed annuity purchased by this lump sum d) defer pension payments and leave money in pension plan
After Retirement	Benefit entitlement to beneficiary as determined by guaranteed period of annuity payments
Model Pension Calculation	Plan uses the 4 year average for YMPE For 1994 - $32,625 For 1995 - $31,250 (1.35% x $27,700) + (1.80 x $22,300) x 35 = $27,137 virtually all faculty and most of the general staff are currently retiring with a money purchase pension which in most cases is higher than the minimum guaranteed formula pension.
TRUSTEE	Canada Trust
INVESTMENT MANAGER	Jarislowsky, Fraser & Co. & Montrusco Associates
PENSION COMMITTEE COMPOSITION	Two faculty members and two support staff members' appointments by Principal and two members representing the administration (V.P.Resources and Director of Pensions and Staff Benefits) and two members from the Board of Trustees plus two retiree representatives.
RESPONSIBILITY	Responsible to Board of Trustees for investment policy decisions (e.g., proportion of fund investment in equities), selection of investment managers, statement of investment policies and goals.
STATUS UNFUNDED LIABILITY	NIL
EXPERIENCE DEFICIENCY	

QUEEN'S

FUND PERFORMANCE	Rates of return on investments made by the fund. 1992-93 14.1% 1991-92 10.3% 1990-91 13.4% 1989-90 -0.9% 1988-89 18.5% 1987-88 -3.0% 1986-87 12.85% 1985-86 24.2% 1984-85 26.5% 1983-84 11.3% 1982-83 30.2% 1981-82 12.2% 1980-81 5.8% 1979-80 14.6% 1978-79 16.7% 1977-78 17.6% 1976-77 10.7% 1975-76 8.6% 1974-75 17.6% 1973-74 -15.9% 1972-73 0.06% 1971-72 14.6% 1970-71 12.3%
ACTUARIAL EVALUATION DATE	August 31, 1991
ACTUARIAL ASSUMPTIONS IN THE FUND PROJECTION	Salary increase = 5%, investment return; 6 1/2 pre-retirement; 6% post retirement; 1983 GAM mortality.
INDEXING	Based on fund performance using a four year moving average. Average pensioner increase of 3.37% over past 5 years
PORTABILITY	Money purchase component is transferable on a locked in basis to another registered pension plan or to RRSP. Plan includes portability clause for a transfer in.
CHANGES	N/A
RECIPROCAL AGREEMENTS	Public Service Ontario Provincial Government Ontario Teachers Superannuation

RYERSON

TYPE OF PLAN	Defined benefit
ELIGIBILITY	Compulsory for full-time faculty (other than those contributing to T.S.F.) and administrative and academic support staff on date of appointment.
MEMBER CONTRIBUTIONS	8% of salary up to Y.B.E. under C.P.P., 6.2% of salary between Y.B.E. & Y.M.P.E., 8% above Y.M.P.E.
UNIVERSITY CONTRIBUTIONS	Matches employee contributions
BENEFITS	
1 On Normal Retirement (age 65)	The annual pension provided by the formula YS x 2% x average salary for best consecutive 60 months less .7% of the lesser of or average salary for best consecutive 60 months or Y.M.P.E. x YS since January 1, 1966.
Indexing	From 1/1/77 all employees covered by S.A.B.A. Those who retired prior to 1/1/76 receive adjustable pension supplement.
Standard Options	Pension benefit payable for life.
2 On Early Retirement (age 55)	i) a member who has completed 10 years of pre 1987 service or 2 years of post 1986 service and who elects to retire after the age of 55 years shall be entitled to an early retirement pension commencing on the first day of the next month following the month in which he retires. Pension is reduced by 5% for each year early retirement precedes normal retirement, 60/20, or 90 factor. ii) a member has attained the age of 60; and has credited service of 20 or more years is entitled to a pension without any age reduction factor iii) a member has credit in the fund for a number of years and months of service that, when added to his exact age, totals at least ninety years is entitled to a pension without any age reduction factor
3 On Termination	Members option of (subject to pension laws) i) before member has completed 10 years of pre 1/1/87 service or 2 years of service past 1986, the contributions made by the member shall be refunded to him with interest; or contributions plus interest may be transferred to an R.R.S.P. ii) after 10 years of pre 1/1/87 service or 2 years of service past 1986, member may elect a deferred pension payable at normal retirement based on service and earnings at date of resignation.
4 On Death Before Retirement	Subject to requirements of Ontario Pensions Benefits Act, 1987, the following benefits may be paid. i) refund of member's contributions plus interest (for service prior to 1.1.87). ii) commuted value of vested pension as lump sum or immediate monthly pension, subject to 50% rule (for service after 1.1.87).
After Retirement	60% of the member's pension is paid to the spouse until death and in any event until the youngest child reaches age 18. Spouses pension is reduced by 2 1/2% for each whole year that the spouse's age is more than 10 years less than the member's age.
Model Pension Calculation	Assume average salary for best 60 consecutive months is $50,000 with 35 years credited service to December 31, 1986. $35 \times \frac{2}{100} \times 50{,}000 = \$35{,}000.00$ Less C.P.P. reduction factor, YS from January 1, 1966 to December 31, 1987 - 22 years (YMPE 1986 - 25,900) $22 \times \frac{0.7}{100} \times 25{,}900 = \$3{,}988.60$ Therefore pension would be: = $35,000.00 - 3,988.60 = $31,011.40
TRUSTEE	Ontario Municipal Employees Retirement Board
INVESTMENT MANAGER	N/A
PENSION COMMITTEE COMPOSITION	N/A
RESPONSIBILITY	N/A
STATUS UNFUNDED LIABILITY	$14,317,400 surplus

RYERSON

EXPERIENCE DEFICIENCY	N/A
FUND PERFORMANCE	N/A
ACTUARIAL EVALUATION DATE	January 1, 1991
ACTUARIAL ASSUMPTIONS IN THE FUND PROJECTION	Retirement age 65 factors 60/20; mortality table -Wyatt, Age of Wives - 3 yrs. younger than husband; married members 85%; • loading for expenses 1% of future contr. income • interest rate 8.5% or salary increase 7% • increase in YMPE 6% per year • valuation method - entry age normal • withdrawal rates Age M F 25 .149 .299 35 .074 .139 45 .027 .058 55 NIL .014
INDEXING	CPI up to max of 8%
PORTABILITY	N/A
CHANGES	Pension Reform Legislation
RECIPROCAL AGREEMENTS	Under current review. First changes will be to match pending legislative requirements. i) Teachers' Superannuation Commission ii) Province of Ontario iii) Federal Government iv) Hospitals of Ontario Pension Plan and Hospital for Sick Children Pension Plan v) Colleges of Applied Arts and Technology vi) Province of Alberta vii) York viii) Hospital For Sick Children ix) OMERS x) Assn. of Universities & Colleges of Canada

TORONTO

TYPE OF PLAN	Defined benefit with minimum pension guarantee
ELIGIBILITY	All full-time academic and non-academic staff and part-time staff with an annual salary of at least 35% of the YMPE; compulsory for full-time and part-time staff at age 35 whose total percentage of appointments are equal to 25% or more of full-time
MEMBER CONTRIBUTIONS	Full-time staff: 3.9% of regular earnings up to YMPE and 6.0% of regular earnings in excess of YMPE; part-time staff: same as full-time but pro-rated to their percentage of full-time worked
UNIVERSITY CONTRIBUTIONS	Amount necessary to provide the retirement benefits accrued to members, currently 10.16% of members pensionable earnings
BENEFITS	
1 <u>On Normal Retirement</u> (age 65)	The annual pension provided by the formula: For pension service up to June 30,1992 ((1.0% x avg YMPE) + (2.0% x EX)) x YS plus for pension service on or after July 1, 1992 ((1.3% x avg. YMPE) + (2.0% x EX)) x YS subject to the minimum pension guarantee of 40% of member's total required contributions. ABYE, used in finding EX, is calculated over those 36 months of highest earnings. Part-time staff members treated the same as full-time members except pension service accrual pro-rated to their percentage of full-time work.
<u>Indexing</u>	Annual indexation equal to CPI-4% or 75% of CPI to a max. of 8% plus 60% of the CPI in excess of 8% whichever is greater (but not less than 0) and in addition further augmentation will be considered on an annual ad hoc basis
<u>Standard Options</u>	For single members, the benefit is normally payable for life but guaranteed 60 months in any event, but may optionally be guaranteed 120 or 180 months. For married members, 50% or 60% Joint and Last Survivor Benefit payable
2 <u>On Early Retirement</u> (age 55)	i) all members are eligible to receive a benefit based on service and earnings to early retirement and reduced 5% for each year early retirement precedes normal retirement ii) Administrative Staff Only: may elect early retirement with an actuarially unreduced pension - on the last day of the month in which the member reaches actual age 65, or the end of any month thereafter, but not later than the following June 30th; or when age (minimum age 60) plus years of service equal 80 or more
3 <u>On Termination</u>	Member's option of (subject to pension laws): i) a deferred paid-up annuity payable at normal retirement based on service and earnings to resignation ii) transfer of twice member's contributions plus interest to registered pension fund or to an RRSP iii) refund of member contributions and interest iv) leave contributions in Plan thus retaining a pension entitlement which is subject to indexation (deferred pension)
4 <u>On Death Before Retirement</u>	Single members: beneficiary receives lump sum payment equal to commuted value of member's pension benefit Married members: spouse receives lump sum payment equal to commuted value of member's pension benefit or an immediate or deferred pension the commuted value of which is at least equal to the member's pension benefit
<u>After Retirement</u>	Single members: beneficiary receives balance of unpaid portion of five year guaranteed pension Married members: 50% of the member's pension is paid to the spouse until death (with no reduction to member's pension) or 60% of the member's pension is paid to the spouse until death (with member's pension being actuarially reduced to pay for the difference between the 50% and 60% survivor pension)
<u>Model Pension Calculation</u>	<u>Model A</u>: Based on $50,000 annual salary of 35 years of pensionable service: (1.0% x 32,033.33)) + (2.0% x 17,966.67) x 33 = $22,429.11 (1.3% x 32,033.33)) + (2.0% x 17,966.67) x 2 = $ 1,551.55 Total $23,980.65 <u>Model B</u>: Based on $90,000 annual salary of 35 years of pensionable service: (1.0% x 32,033.33)) + (2.0% x 57,966.67) x 33 = $48,829.00 (1.3% x 32,033.33)) + (2.0% x 57,966.67) x 2 = $ 3,151.53 Total $51,980.53
TRUSTEE	Montreal Trust Company
INVESTMENT MANAGER	Gryphon Investment Counsel Inc. Sceptre Investment Counsel Ltd. Connor, Clark & Lunn Investment Management Ltd.
PENSION COMMITTEE COMPOSITION	Committee members from the Staff & Faculty Associations are nominated by their respective association and then appointed by the President of the University

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TORONTO

RESPONSIBILITY	To review terms benefits, and administration of the pension plan including employee/employer costs, performance of the fund, and the making of recommendations for changes in the plan when necessary
STATUS UNFUNDED LIABILITY	None on July 1, 1993
EXPERIENCE DEFICIENCY	None on July 1, 1993
FUND PERFORMANCE	Rate of return on investments made by the fund: 1992-93 14.4% 1991-92 11.7% 1990-91 8.5% 1989-90 2.3% 1988-89 13.2% 1987-88 1.2% 1986-87 13.9% 1985-86 22.6% 1984-85 27.7% 1983-84 1.6% 1982-83 44.6%
ACTUARIAL EVALUATION DATE	July 1, 1993 (obtained annually on July 1st)
ACTUARIAL ASSUMPTIONS IN THE FUND PROJECTION	Valuation Interest Rate - 8.5% Inflation - 5.5% Salary scale - 7% per annum (5.5% CPI + 1.5% merit and promotion) 1983 Group Annuitants Mortality Table
INDEXING	July 1, 1979 - 5.0% July 1, 1980 - 6.5% July 1, 1981 - 7.0% July 1, 1982 - 8.7% July 1, 1983 - 5.3% July 1, 1984 - .5% July 1, 1985 - 1.0% July 1, 1986 - 4.4% July 1, 1987 - 2.52% plus 2% to 15% ad hoc depending on year of retirement July 1, 1988 - 2.52% July 1, 1989 - 2.4% plus 1.1% ad hoc if retired prior to April 1, 1989 July 1, 1990 - 3.06% July 1, 1991 - 3.0% plus 0.7% ad hoc if retired prior to May 1, 1991 July 1, 1992 - 2.85% July 1, 1993 - 1.58% plus 1% to 4% ad hoc depending on year of retiring.
PORTABILITY	Pension credits, that is, the greater of twice member's contributions, plus interest, or the accrued value of the pension are transferable to another registered pension fund but a number of years of service, used to calculate the defined benefit, would probably be lost in the transfer
CHANGES	None at this time
RECIPROCAL AGREEMENTS	Federal Government Province of Ontario Ontario Teachers Superannuation Alberta Universities Academic Pension Board Hospital for Sick Children Alberta Public Service Pension Board University of Guelph University of Manitoba McGill University The Ontario Cancer Institute Trinity College Victoria University St. Michael's College Hospitals of Ontario Pension Plan (HOOP)

TRENT

TYPE OF PLAN	Defined benefit; final average earnings, independent of C.P.P.
ELIGIBILITY	All full-time academic and non-academic staff; compulsory from date of appointment. "Ongoing Part-time Employees" whose appointments are at least half-time; three months waiting period.
MEMBER CONTRIBUTIONS	5.25% of nominal earnings
UNIVERSITY CONTRIBUTIONS	Amount necessary to adequately fund the plan, but not less than members'
BENEFITS	
1 <u>On Normal Retirement</u> (age 65)	The annual pension provided by the formula: 2% x final average earnings x years of service. Final average earnings are the highest average annual nominal earnings paid during any three consecutive years of the ten years immediately preceding retirement.
<u>Indexing</u>	Current one year G.I.C. rate minus actuary's assumed interest rate
<u>Standard Options</u>	The "normal pension" benefit is payable for life, but is also guaranteed 60 months and the following options are available: i) life only ii) life guaranteed 120 months iii) joint and last survivorship
2 <u>On Early Retirement</u> (age 55)	The annual pension as provided by the formula but based on service and earnings to early retirement and reduced 0.5% for each month early retirement precedes normal retirement. Staff only: Retirement date at the University will be the first of July immediately following, or coincident with, the staff member's sixty-fifth (65th) birthday. For a staff member whose sixty-fifth (65th) birthday falls between July 1 and December 31, retirement on full pension and without penalty on December 31st is an option.
3 <u>On Termination</u>	Member's option of (subject to pension laws): i) a deferred pension payable at normal retirement ii) transfer of twice member's contributions, plus interest, to registered fund of new employer or to RRSP.
4 <u>On Death Before Retirement</u>	Pre and post-reform death benefits in accordance with the Pension Benefits Act
<u>After Retirement</u>	Benefit entitlement to beneficiary as determined by guaranteed period of benefit payments.
<u>Model Pension Calculation</u>	Assuming 35 years of service and average salary of $50,000 2.0% x $50,000 x 35 = $35,000 p.a.
TRUSTEE	National Trust Company, Limited
INVESTMENT MANAGER	Sceptre Investments - 50% of fund Phillips, Hager and North, Ltd. - 50% of fund
PENSION COMMITTEE COMPOSITION	Balanced representation of Board, Faculty, Staff and Administration.
RESPONSIBILITY	(a) Receive reports, monitor the plan and to recommend to the Board; (b) Both Committee and Board approvals needed for plan changes.
STATUS UNFUNDED LIABILITY	None on July 1, 1991
EXPERIENCE DEFICIENCY	None on July 1, 1991
FUND PERFORMANCE	Rate of return on investments made by the fund: 1990-91 7.56% 1989-90 8.23% 1988-89 11.23% 1987-88 13.94% 1986-87 16.0% 1985-86 20.2% 1984-85 16.5%
ACTUARIAL EVALUATION DATE	July 1, 1991

TRENT

ACTUARIAL ASSUMPTIONS IN THE FUND PROJECTION	Interest 6% Salary Scale 5%
INDEXING	1 July 1978 3.3% 1 July 1979 4.9% 1 July 1980 7.6% 1 July 1981 8.0% 1 July 1982 10.5% 1 July 1983 5.6% 1 July 1984 3.7% 1 July 1985 3.8% 1 July 1986 3.04% 1 July 1987 2.04% 1 July 1988 3.03% 1 July 1989 4.86% 1 July 1990 4.36% 1 July 1991 4.49% Board of Governors approved exceeding the above amounts to fully cover CPI up to July 1, 1991.
PORTABILITY	Twice member contributions plus interest or value of accrued pension, whichever is greater, transferable to another registered pension plan or R.R.S.P.
CHANGES	To comply with Ontario Pension Benefits Act.
RECIPROCAL AGREEMENTS	Government of Canada, Teachers' Superannuation Commission, Province of Ontario, University of Manitoba, York University.
VOLUNTARY EARLY RETIREMENT	For a defined 5 year period (to June 30, 1995), the Faculty Collective Agreement includes provision for partial or full early retirement with pension protection.

WATERLOO

TYPE OF PLAN	Defined benefit
ELIGIBILITY	All regular full-time and part-time academic and non-academic staff from day one of employment, compulsory from Jan. 1st coincident with or following 35th birthday. Other part-time per legislative eligibility.
MEMBER CONTRIBUTIONS	4.875% of regular earnings plus CPP contributions (up to YMPE, 6.5% in excess)*
UNIVERSITY CONTRIBUTIONS	At least an amount equal to the aggregate of the members' required contributions, made monthly* * For September 1, 1993 to May 1, 1994, member contributions reduced to 90% of normal deduction with UW matching reduced amount (related to Social Contract cuts)
BENEFITS	
1 On Normal Retirement (age 65)	Faculty and staff (first of month coincident with or following 65th birthday). However, faculty have the right to postpone NRD to the anniversary of their contract date following or coincident with 65th birthday. The annual pension provided by the formula: ((1.3% x avg YMPE of previous 3 years) + (2.0% x EX)) x YS. FGAE used in finding EX, is calculated over those consecutive 36 months of the last ten years with the highest earnings.
Indexing	Guaranteed up to 5% if cost of living index warrants but more is possible subject to fund's ability to pay.
Standard Options	The benefit is normally payable for life, but guaranteed 60 months in any event, although the following options are available: i) life only ii) life guaranteed 120 months, 180 months iii) joint and last survivorship, 60% (unless waived per legislation) plus 50%, 75%, 100%.
2 On Early Retirement (age 55)	The annual pension as provided by the formula but based on service and earnings to early retirement and reduced 0.33% for each month early retirement precedes age 65, for the ages 60-65, and 0.5% for each month early retirement precedes age 60 (but no less than that required on an actuarial basis)
3 On Termination	Member's option of (subject to pension laws): i) a deferred pension payable at normal retirement ii) actuarial value of accrued pension to registered pension fund of new employer or to an RRSP that is locked in iii) refund of members contributions and interest (only if permitted by legislation)
4 On Death Before Retirement	Refund of member's required contributions plus interest to the beneficiary to Dec 31, 1986; actuarial value of pension accrued since January 1, 1987
After Retirement	Benefit entitlement to beneficiary as determined by guaranteed period of benefit payments. (minimum payout of required contributions plus interest - less any excess contributions paid -except Life only)
Model Pension Calculation	Annual pension provided by the formula: 1993 Avg. YMPE = 32,033.33 [(.013% x 32,033.33) + .02 (50,000 - 32,033.33)] 35 = [416.43 + 359.33] 35 = $27,151.60 N.B. The University must fund 50% of the value of the employee's pension. If at termination, retirement or death*, required contributions plus interest exceed 50% of the actuarial value of the pension, the excess belongs to employee. * only on benefit accrued Since 1/1/87.
TRUSTEE	Canada Trust
INVESTMENT MANAGER	Jarislowsky, Fraser & Co. Mucana and M.K. Wong & Associates
PENSION COMMITTEE COMPOSITION	Three faculty members selected by Faculty Association for approval by President, 2 Board members appointed by Board, two non-union staff members; one union staff member; Treasurer; Vice-President Academic & Provost; University President; rep. of Retirees' Association
RESPONSIBILITY	Responsible for maintaining the results of the investment management of the fund and for the periodic review of the plan to keep it current with other plans.
STATUS UNFUNDED LIABILITY	No present unfunded liability

WATERLOO

EXPERIENCE DEFICIENCY	No present experience deficiency
FUND PERFORMANCE	Rate of return on investments made by the fund: 1992 6.4% 1991 18.96% 1990 -3.33% 1989 16.02% 1988 10.33% 1987 1.0% 1986 12.21% 1985 24.56% 1984 8.54% 1983 19.16% 1982 23.57% 1981 -0.80% 1980 23.56% 1979 19.05% 1978 17.12% 1977 9.64% 1976 11.74% 1975 11.96%
ACTUARIAL EVALUATION DATE	January 1, 1993
ACTUARIAL ASSUMPTIONS IN THE FUND PROJECTION	Mortability 1983 Group Annuitants Interest - 7% CPI - 4%
INDEXING	
PORTABILITY	Pension credits, that is, actuarial value of accrued pension is transferable to another registered pension fund but a number of years of service, used to calculate the defined benefit, could be lost in the transfer depending on new plan benefits and costs; now portability clause in pension text
CHANGES	
RECIPROCAL AGREEMENTS	Public Service Superannuation Alberta Superannuation Teacher's Superannuation Commission

WESTERN

TYPE OF PLAN		Money purchase (minimum guarantee to staff members who were employees as of 01.05.74)
ELIGIBILITY		All full-time academic staff; compulsory from date of appointment. All full-time administrative staff and union, voluntary from date of appointment, compulsory after 5 years employment. All non full time employees may elect to join the plan on any January 1 provided that, in each of the two preceding calendar years their pensionable earnings were at least equal to the minimum earnings for the year. Minimum 5,000 - 1986; 5,250 - 1987; 5,500 - 1988; = 21% of YMPE - 1989 and each subsequent year, OR may elect to become a member on the first day of any month provided that on that date the following conditions have been satisfied: i) has been continuously employed for at least twenty-four months, and ii) in each of two consecutive calendar years had pensionable earnings at least equal to the minimum earnings for the year.
MEMBER CONTRIBUTIONS		Faculty - 5.5% of regular earnings Staff - 6.0% of regular earnings less C.P.P. contributions Effective Jan. 1, 1991 for new staff - 2.5% of earnings
UNIVERSITY CONTRIBUTIONS		Faculty - 8.5% of member's regular earnings Staff - 7.5% of member's regular earnings increasing to 8.0% after 10 years service and 8.5% after 20 years service
BENEFITS		
1	On Normal Retirement (age 65)	An annuity purchased by the vested amount in the member's money purchase account. Members subject to the minimum guarantee will receive at least: Faculty - (2.0% x ABYE x YS to max. 20 yrs.) + (1.0% x ABYE x YS after 20 yrs. to max. 20 yrs.) Staff - (2.0% x ABYE x YS to max. 35 yrs.) - (0.7% x ABYE up to YMPE in retirement YR x YS after 01.01.66) Note - ABYE calculated over the best 5 years.
	Indexing	On Ad Hoc basis for pre 1981 retirees
	Standard Options	The annuity is normally a fixed life annuity guaranteed 60 months but may optionally be: i) members not subject to minimum guarantee may elect to purchase an excess earnings annuity, or an indexed annuity in which benefit amounts are adjusted yearly according to the CPI (max. 4% per annum) ii) in any event, the type of annuity chosen is payable according to one of the following typical options: a) life only b) life guaranteed 120 months - also 180 c) joint and last survivorship d) joint and last survivorship guaranteed 60, 120 or 180 months iii) deferred annuity option - faculty and staff between age 55 and normal retirement may use accumulated pension funds to purchase a life annuity payable at a future retirement date
2	On Early Retirement (age 55)	The monthly annuity payments are actuarially reduced
3	On Termination	Member's option of (subject to pension laws): i) deferred pension payable at normal retirement ii) transfer of money purchase account to registered pension fund of new employer or to an RRSP iii) cash refund subject to appropriate withholding tax.
4	On Death Before Retirement	Beneficiary has option of receiving member's money purchase account as a lump sum, subject to the appropriate withholding tax. If the beneficiary is the member's spouse, account maybe used to purchase an immediate annuity or may transfer to an RRSP.
	After Retirement	Benefit entitlement to beneficiary as determined by the option selected and guaranteed period of annuity payments.

WESTERN

Model Pension Calculation	Minimum guaranteed annual pension for only those subject to the minimum guarantee: Faculty - (2.0% x $50,000 x 20) + (1.0% x $50,000 x 15) = $20,000 + $7,500 = $27,500.00 Staff - (2.0% x $50,000 x 35) - (0.7% x 30,500 x 20) = $35,000 - $4,270 = $30,730 Money purchase plan is producing, for most retirees, a pension benefit in excess of the minimum formula guarantee.
TRUSTEE	Canada Trust
INVESTMENT MANAGER	Guaranteed Account - Manuvest Fixed Income Fund - T.A.L. Investment Counsel Ltd. - Baker, Gilmore & Assoc. Inc. Equity Fund: Foreign Equity: - Newcastle Capital Management Inc. - Baring International Investment Ltd. Canadian Equity: - Corporate Investment Assoc. Inc. - C.T. Investment Counsel Venture Capital: - Canadian Pension Equity Corp. - Jarislowsky & Fraser Real Estate: - G.B. PREECO - Sun Life Money Market Fund - Elliott & Page Limited - Eff. 1/1/88
PENSION COMMITTEE COMPOSITION	Three members of faculty and three members of staff elected by members of the plan plus Vice-President, Administration and Finance (or designate) and the Director of Personnel (or designate)
RESPONSIBILITY	Full power to administer the University Pension Plan including questions concerning the Plan and to make recommendations concerning the eligibility of any person, to prepare accounts and records showing detailed operation of the Plan and to arrange for the audit of plan records and accounts.
STATUS UNFUNDED LIABILITY	Nil
EXPERIENCE DEFICIENCY	Nil
FUND PERFORMANCE	For 12 month period ending December 31, 1992 Guaranteed Fund 10.2% Fixed Income Fund 9.57% Equity Fund 0.13% Money Market 6.22%
ACTUARIAL EVALUATION DATE	December 31, 1992
ACTUARIAL ASSUMPTIONS IN THE FUND PROJECTION	That the contribution accounts would accumulate at a net average rate of return of 7% per annum, that salaries would increase at an average annual rate of 5% per annum, and that the accumulated money purchase accounts would be converted to a pension on the basis of annuity factors calculated at 7% interest with mortability according to the Progressive Annuity Table.
INDEXING	Nil
PORTABILITY	Employee and employer contributions plus accrued interest.
CHANGES	- as may be required under proposed tax changes.
RECIPROCAL AGREEMENTS	Teacher's Superannuation Commission OMERS Colleges of Applied Arts & Technology Ontario Government - Public Service Superannuation Plan Federal Government - Public Service Superannuation Plan New Brunswick - Public Service Superannuation Plan

WILFRID LAURIER

TYPE OF PLAN	Money purchase with minimum guarantee
ELIGIBILITY	All full-time academic and non-academic staff; compulsory at age 30.
MEMBER CONTRIBUTIONS	4.5% of regular earnings up to YMPE and 6% of regular earnings in excess of YMPE.
UNIVERSITY CONTRIBUTIONS	Approximately 6.63% of member's regular earnings for current service.
BENEFITS	
1 On Normal Retirement (age 65)	A variable annuity purchased by the vested amount in the money purchase fund at retirement subject to the minimum guarantee: ABYE calculated over those five consecutive years of highest earnings. [(1.3% x AVG YMPE) + 1.9% x (AVYE - AVG YMPE)] x YS
Indexing	i) Minimum guaranteed pension benefit based on the increase in the cost of living with a maximum of 3%; ii) Money purchase pension benefit based on fund earnings in excess of 7 1/2%.
Standard Options	The annuity is normally a life annuity guaranteed 60 months but may optionally be: i) Life guaranteed 120 months; ii) Life guaranteed 180 months; iii) Joint and last survivorship.
2 On Early Retirement (age 55)	A variable annuity commencing at early retirement and subject to an actuarially reduced minimum guarantee or transfer of money purchase component to a locked-in RRSP.
3 On Termination	Member's option of (subject to pension laws): deferred pension payable at normal retirement; transfer of money purchase account to registered pension fund of new employer or to an RRSP; refund of member's contributions and interest as allowed by Pension Benefits Act and Revenue Canada.
4 On Death Before Retirement	Beneficiary has option of receiving member's money purchase account as a lump sum or an immediate or deferred life annuity.
After Retirement	Benefit entitlement to beneficiary or estate as determined by guaranteed period annuity payments.
Model Pension Calculation	Minimum guaranteed annual pension: [(1.3% x AVG YMPE) + 1.9% x (ABYE - AVG YMPE)] x YS = [(1.3 x 24,480) + (1.9 x 25,520)] = (318.24 + $484.88) x 35 = $28,109
TRUSTEE	Canada Trust
INVESTMENT MANAGER	SCEPTRE Investment Counsel 50% TAL Investment Counsel 50%
CONSULTANT	Wright, Mogg & Associates
PENSION COMMITTEE COMPOSITION	Standing Committee of Board of Governors; 2 staff appointed by Staff Association, 2 faculty appointed by Faculty Association, 5 board members appointed by Board of Governors, 1 Staff appointed by the Union.
RESPONSIBILITY	The Pension Committee shall determine all questions arising in the administration of the Plan, including the interpretation and application of the Provisions of the Plan together with eligibility, service, earnings and retirement dates of members for purposes of the Plan. Such decisions of the Pension Committee shall be final and binding on all concerned, subject, when necessary, to referral to the Board of Governors of the University. In addition, the Pension Committee will be responsible for reviewing the performance of the Fund, and for the preparation of recommendations to the Board of Governors of the University concerning proposed changes in the Plan, or in its funding.
STATUS UNFUNDED LIABILITY	NIL
EXPERIENCE DEFICIENCY	NIL

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WILFRID LAURIER

TYPE OF PLAN	Money purchase with minimum guarantee
FUND PERFORMANCE	Rate of return on investments made by the fund as per Wood Gundy time-weighted rate of return. 1992-93 13.88% 1991-92 11.20 1990-91 8.18% 1989-90 4.0% 1988-89 15.4% 1987-88 -.5% 1986-87 14.6% 1985-86 22.5% 1984-85 30.1% 1983-84 2.5% 1982-83 45.4% 1981-82 1.3% 1980-81 3.3% 1979-80 7.80% 1978-79 11.8% 1977-78 10.56% 1976-77 12.4% 1975-76 9.18% 1974-75 1973-74 11.25% (10 mos.) 10.1%
ACTUARIAL EVALUATION DATE	
ACTUARIAL ASSUMPTIONS IN THE FUND PROJECTION	No change
INDEXING	No change
PORTABILITY	Money purchase component is transferable to another registered pension fund, or locked-in RRSP.
CHANGES	None
RECIPROCAL AGREEMENTS	Ontario Teachers Superannuation

WINDSOR

TYPE OF PLAN		Defined Benefit; F.A.E. (STAFF)
ELIGIBILITY		All full-time union and administrative staff upon completion of probation period
MEMBER CONTRIBUTIONS		6% of year's basic exemption + 4.2% of gross earnings up to YMPE and 6% of gross earnings in excess of YMPE
UNIVERSITY CONTRIBUTIONS		Such amount that may be required to provide retirement income accruing to members pursuant to the plan; plus any unfunded liabilities or experience deficiency; plus 1% of member's earnings to the minimum guarantee fund
BENEFITS		
1	On Normal Retirement (age 65)	[(1.3% x AVG YMPE) + (2% x EX)] x YS ABYE, used in finding EX, calculated over those five years of highest earnings.
	Indexing	All members of the plan who retired prior to June 30, 1986 shall receive an increase in pension equal to 50% of the difference between C.P.I. as of June 30, 1987 and the Average C.P.I. for the plan year of retirement The annual increase shall be 50% of the excess of the 4 year Average Fund Rate of Return minus the Valuation Interest Rate (currently 6%), but shall not exceed 50% of the Average C.P.I. from June 30 of one year to June 30 of the next year. This increase will be prorated for the number of months retired if the member retires less than a year on June 30.
	Standard Options	Normal - life guaranteed 5 years Optional - life only - life guaranteed 10 & 15 - Joint & Survivor 60% - 75% - 100% surv.
2	On Early Retirement (age 55)	Member may take a reduced pension earned to date of retirement Reduction capped - prior to age 60 = 6% per annum after 60 and before age 65 = 4% per annum.
	Voluntary Early Retirement (age 59)	Same as above, min. Age 59 + Service = 85 except: 1. Bridge to age 65 = (ave. YMPE x years of credited service), if YMPE < 5 yrs. ave. x .7%), if not (5 yr. ave. x YS x .7%) 2. No actuarial reduction 3. 1/2 credited service from retirement to age 65
3	On Termination	(Subject to Pension legislation) i) Deferred pension ii) Refund of Member's contributions plus interest iii) Transfer own cont. & int. to locked-in R.R.S.P.
4	On Death Before Retirement	Lump sum refund of member's contributions plus interest. Employees with eleven or more years of service will receive part or all of university's contributions.
	After Retirement	As per option selected.
	Model Pension Calculation	Minimum guaranteed annual pension: STAFF PLAN [(1.3 x 24,346.67) + (2% x 25,653.33)] = (316.51 + 513.07.00) x 35 = $29,035.30 (exclusive of C.P.P.)
TRUSTEE		Canada Trust
INVESTMENT MANAGER		Gryphon Investment Counsel Inc. and Jarislowsky Fraser
PENSION COMMITTEE COMPOSITION		5 Members appointed by University 1 Member to be appointed by each of 5 unions - Total 5 Chairman elected from committee
RESPONSIBILITY		All questions arising from administration of plan - interpretation, application of provisions of plan - earnings, service, eligibility, retirement dates
STATUS UNFUNDED LIABILITY		None

WINDSOR

EXPERIENCE DEFICIENCY	None
FUND PERFORMANCE	Rate of return on investments made by the fund: 1993 15.426% 1992 11.369% 1991 8.883% 1990 3.50% 1989 13.73% 1988 1.05% 1987 14.07% 1986 15.71% 1985 22.568% 1984 (2.773)% 1983 39.13% 1982 (3.70)%
ACTUARIAL EVALUATION DATE	July 1, 1986
ACTUARIAL ASSUMPTIONS IN THE FUND PROJECTION	6% July 1, 1986 1983 Group Annuity Table No Turnover Retire - age 65 Salary Increase 5%
INDEXING	N/A
PORTABILITY	Yes
CHANGES	N/A
RECIPROCAL AGREEMENTS	None

YORK

TYPE OF PLAN	Money purchase with a minimum guarantee
ELIGIBILITY	Full-time academic; support staff 24.5 hours or more: Under 25 - after two years continuous service. 25 and under 30 - any time. 30 and over - compulsory participation. Eligible part-time employees - after two years continuous service.
MEMBER CONTRIBUTIONS	4.5% of regular earnings up to YMPE and 6% of regular earnings in excess of YMPE
UNIVERSITY CONTRIBUTIONS	Normally, 135% of member contributions; contribution holiday in effect.
BENEFITS	
1 <u>On Normal Retirement</u> (age 65)	A variable annuity purchased by the amount in the money purchase fund at retirement subject to the minimum guarantee: ((1.4% x avg YMPE) + (1.9% x EX)) x YS ABYE, used in finding EX, is calculated over those five years of highest earnings since 01.07.60
<u>Indexing</u>	Based on four-year moving average of fund investment performance less 6%
<u>Standard Options</u>	The annuity is usually a Normal Form (J.S. 50% or Life Only) of annuity but may optionally be: i) life guaranteed 60, 120 or 180 months ii) joint and last survivorship (60%, 75%, 100%) iii) joint and last survivorship (60%, 75%, 100%) and guaranteed 60, 120 or 180 months
2 <u>On Early Retirement</u> (age 55)	A variable life annuity, commencing at early retirement, subject to a minimum guarantee pension reduced by: .25% per month between age 60 and 65 plus .5% per month between age 55 and 60.
3 <u>On Termination</u>	Member's option of (subject to pension laws): i) a deferred annuity payable at normal retirement ii) transfer of money purchase account to registered pension fund of new employer o. RRSP (Locked In) iii) refund of member contributions and interest.
4 <u>On Death Before Retirement</u>	i) no spouse or dependents: settlement equal to the balance in the "money purchase" account of the deceased member with credited interest ii) surviving spouse has option of: a) lump sum payment (as above), b) variable annuity purchased by lump sum, or c) 50% of member's minimum guarantee pension iii) dependent children's benefit for children under age 18. (Maximum $300.00).
<u>After Retirement</u>	Benefit entitlement to beneficiary as determined by guaranteed period of annuity payments, or if no guaranteed period, payment of spouse benefit.
<u>Model Pension Calculation</u>	Minimum guaranteed annual pension: [(1.4% x $29,160) + (1.9% x $30,840)] x 35 = ($377.44 + 437.76) x 35 = $34,797.00 Average YMPE: 1992 32,200 1991 30,500 1990 28,900 1989 27,700 1988 <u>26,500</u> <u>145,800</u> = $29,160 5
TRUSTEE	Canada Trust Co.
INVESTMENT MANAGER	Gryphon Investment Counsel Inc. Altamira Management Ltd. Sceptre Investment Counsel Limited
PENSION COMMITTEE COMPOSITION	Two faculty members, two non-academic staff members, and six members representing the administration and the Board of Governors
RESPONSIBILITY	Reviews and recommends administrative/investment proposals/changes to Board of Governors

YORK

STATUS UNFUNDED LIABILITY	No unfunded liability as of December 31, 1982
EXPERIENCE DEFICIENCY	
FUND PERFORMANCE	Rates of return on investments made by the fund: (as of Dec.'82 report as of December 31 of each year) 1992 7.357% 1991 17.8581% 1990 0.0725% 1989 14.7895% 1988 10.9729% 1987 4.7558% 1986 14.1155% 1985 23.5058% 1984 7.8471% 1983 19.5973% Dec.1982 25.801% 1982 (5.662)% 1981 11.8784% 1980 15.189% 1979 21.1175% 1978 10.8602% 1977 7.298% 1976 5.542% 1975 10.559% 1974 (3.813)% 1973 (2.935)% June 1972 10.45%
ACTUARIAL EVALUATION DATE	
ACTUARIAL ASSUMPTIONS IN THE FUND PROJECTION	GAM 83 Interest 6.5% prior to retirement 6.0% after retirement Salary 5.0% CPP scale 4.5%
PORTABILITY	Money purchase component is transferable to another registered pension fund but the minimum guarantee is effectively sacrificed in the sense that a number of years of service would probably be lost in the transfer.
CHANGES	Nil
RECIPROCAL AGREEMENTS	

EARLY RETIREMENT OPTIONS

GUELPH	Rule of 85 in effect from July 1, 1993 to September 1, 1994: Service + Age = 85, minimum age 55; if not full 85 factor, but a person is over the age 55, than the pension will be reduced by 3% per year.
TRENT	The Faculty Collective Agreement for 1993-96 includes provision for partial or full early retirement with pension protection. The application for the early retirement option must be submitted no later than September 1, 1994. Provisions of the Early Retirement programme may be amended and/or extended for a further period with the agreement of the Board of Governors of Trent University and the Trent University Faculty Association.
WESTERN	Faculty members whose age and service when added together equal 75 may be, subject to the approval of the University, eligible to receive a retiring allowance payment calculated as 25% of salary times the number of years between early and normal retirement date. Subject to Revenue Canada rules, a portion of the retiring allowance may be declared as tax-sheltered and deposited in a personal RRSP or the voluntary account within the Academic Pension Plan. The balance would be paid to the faculty member in monthly instalments not exceeding 60 months. The monthly amount will be increased each July 1st by the basic salary settlement for members of faculty.
YORK	**Special Early Retirement Plan (SERP)** Purpose: To provide an opportunity for eligible academic and non-academic employees to retire early with enhanced pension benefits and to allow the University to restructure its operations and to reduce permanently, its base budget over the next few years. Eligibility: The program covers employees who are at least age 55 by June 30, 1994, or employees who are under age 55 and whose age and service equal 80. Window of Opportunity: For non-academic employees the window of opportunity is between October 1, 1993 and January 15, 1994, with retirement to take effect between November 1, 1993 and June 30, 1994. The window for academic employees is between January 1, 1994 and April 15, 1994. Calculation Formula: (a) Under the Minimum Guarantee Provisions of the Pension Plan (i) if age 60 at retirement - no reduction (compared to existing early retirement reduction of 6% per year) (ii) under age 60 at retirement - .75% per month (9% per year) (compared to existing early retirement reduction of 6% per year) (iii) those who retire under the 80 factor - a further reduction of .5% per month. (B) Bridge Payment This payment is made in addition to regular York Pension payments and continues to age 65. This special payment helps "bridge" the gap to age 65 when Canada Pension and Old Age Security benefits start. This formula is based on both salary and years of service: .5% of current annual base salary on the 1st 7 years of service, and 1.25% of current annual base salary for more than 7 years of service to a Revenue Canada maximum of $12,588 per year.

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